



## **TEKS ALIGNMENT & SUGGESTED PACING GUIDE**

# Money Matters



***TEKS COVERAGE: 100%***

**iCEV Business, Marketing, Finance, IT & Media Site**

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Scope & Sequence	Lesson Title	TEKS	Days of Teaching*
1	Financial Aspects of Business	5.A.i; 5.A.ii; 5.A.iii; 5.B.i; 5.B.ii; 5.B.iii	7
2	Consumer Economic Systems	5.C.i; 5.C.ii; 7.B.i	6
3	Economics & Personal Finance	7.A.i; 7.B.i; 7.C.i; 7.F.i; 7.G.i; 8.A.i; 8.C.i; 8.C.ii	2
4	Inflation	7.D.i; 7.D.ii	4
5	Fundamental Principles of Money	4.A.i; 4.A.ii; 4.A.iii; 4.A.iv; 4.B.i; 4.C.i; 4.C.ii; 4.C.iii; 6.B.i; 6.B.ii; 6.C.i; 6.D.i; 8.B.i	6
6	Personal Financial Planning	2.A.i; 2.A.ii; 2.B.i; 2.B.ii; 9.A.i	4
7	Banking Products & Services	10.A.i; 10.A.ii; 10.B.i	9
8	Employee Compensation Components	4.D.i; 9.D.i	8
9	Financial Statements & Recordkeeping	9.E.i; 9.E.ii; 9.F.i	6
10	Creating a Personal Budget	9.A.i	6
11	Cost of Education & Training	11.C.i; 11.C.ii	9
12	Introduction to Credit	4.F.i; 4.F.ii	5
13	Borrowing Basics	9.G.i; 10.D.i; 10.E.i; 10.H.i; 10.H.ii	6
14	Saving & Investing Strategies	4.D.ii; 4.D.iii; 4.D.iv; 4.D.v; 4.D.vi; 4.E.i; 9.B.i; 9.B.ii; 11.A.i; 11.B.i; 11.E.i	8
15	Retirement & Estate Planning	4.D.vi; 11.D.i; 11.D.ii	7
16	Understanding Personal Taxes	6.A.i; 6.A.ii; 9.C.i; 9.C.ii; 9.I.i	8
17	Home Buying Basics: Understanding the Language	10.C.i; 10.C.ii; 10.F.i	6
18	Home Buying Basics	10.C.i; 10.C.ii; 10.F.i	8
19	Car Buying Basics	10.C.iii; 10.C.iv; 10.C.v; 10.G.i	7
20	Personal Risk Management	9.H.i	8
21	Insurance Basics: Overview	12.A.i	4
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23	Insurance Basics: Health	12.B.i	3
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25	Insurance Basics: Home & Property	12.C.i; 12.C.ii; 12.C.iii; 12.C.iv; 12.C.v	3
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<b>Career Development Lessons</b>			
27	Exploring Careers: Finance	3.A.i; 3.A.iii; 3.B.i	11
28	National Security	3.A.ii	2
29	Workplace Communication	1.A.i; 1.A.ii; 1.A.iii; 1.A.iv; 1.A.v; 1.A.vi; 1.A.vii; 1.A.viii; 1.A.ix; 1.C.i	8
30	Workplace Etiquette	1.B.i	2
31	Ethics in Business	1.D.i; 1.D.ii	6

\* *Days of Teaching* identifies the number of days a lesson may take if all lesson plan items (i.e., activities, projects, handouts, etc.) are utilized as written by ICEV curriculum writers. Flexibility within the lesson plan allows instructor autonomy of implementation for each item.

## Financial Aspects of Business

Knowledge and Skills Statement	Student Expectation	Breakout	Lesson
(5) The student examines economic systems. The student is expected to:	(A) explain sole proprietorships, partnerships, and corporations	(i) explain sole proprietorships	Financial Aspects of Business
(5) The student examines economic systems. The student is expected to:	(A) explain sole proprietorships, partnerships, and corporations	(ii) explain partnerships	Financial Aspects of Business
(5) The student examines economic systems. The student is expected to:	(A) explain sole proprietorships, partnerships, and corporations	(iii) explain corporations	Financial Aspects of Business
(5) The student examines economic systems. The student is expected to:	(B) identify factors affecting profit, revenue, and expenses	(i) identify factors affecting profit	Financial Aspects of Business
(5) The student examines economic systems. The student is expected to:	(B) identify factors affecting profit, revenue, and expenses	(ii) identify factors affecting revenue	Financial Aspects of Business
(5) The student examines economic systems. The student is expected to:	(B) identify factors affecting profit, revenue, and expenses	(iii) identify factors affecting expenses	Financial Aspects of Business

## Consumer Economic Systems

Knowledge and Skills Statement	Student Expectation	Breakout	Lesson
(5) The student examines economic systems. The student is expected to:	(C) understand the rights and responsibilities of consumers within various economic systems	(i) understand the rights of consumers within various economic systems	Consumer Economic Systems
(5) The student examines economic systems. The student is expected to:	(C) understand the rights and responsibilities of consumers within various economic systems	(ii) understand the responsibilities of consumers within various economic systems	Consumer Economic Systems
(7) The student discusses economic indicators impacting personal financial decision making. The student is expected to:	(B) analyze the impact of a nation's unemployment rates	(i) analyze the impact of a nation's unemployment rates	Consumer Economic Systems

## Economics & Personal Finance

Knowledge and Skills Statement	Student Expectation	Breakout	Lesson
(7) The student discusses economic indicators impacting personal financial decision making. The student is expected to:	(A) analyze the measure of consumer spending as an economic indicator	(i) analyze the measure of consumer spending as an economic indicator	Economics & Personal Finance
(7) The student discusses economic indicators impacting personal financial decision making. The student is expected to:	(B) analyze the impact of a nation's unemployment rates	(i) analyze the impact of a nation's unemployment rates	Economics & Personal Finance
(7) The student discusses economic indicators impacting personal financial decision making. The student is expected to:	(C) analyze the concept of Gross Domestic Product	(i) analyze the concept of Gross Domestic Product	Economics & Personal Finance
(7) The student discusses economic indicators impacting personal financial decision making. The student is expected to:	(F) analyze the economic impact of interest rate fluctuations	(i) analyze the economic impact of interest rate fluctuations	Economics & Personal Finance
(7) The student discusses economic indicators impacting personal financial decision making. The student is expected to:	(G) analyze the impact of business cycles on personal financial decision making	(i) analyze the impact of business cycles on personal financial decision making	Economics & Personal Finance
(8) The student analyzes the impact of international activities on personal financial decision making. The student is expected to:	(A) examine international current events as related to personal financial decision making	(i) examine international current events as related to personal financial decision making	Economics & Personal Finance
(8) The student analyzes the impact of international activities on personal financial decision making. The student is expected to:	(C) examine domestic and international labor issues as related to personal financial decision making	(i) examine domestic labor issues as related to personal financial decision making	Economics & Personal Finance

<p>(8) The student analyzes the impact of international activities on personal financial decision making. The student is expected to:</p>	<p>(C) examine domestic and international labor issues as related to personal financial decision making</p>	<p>(ii) examine international labor issues as related to personal financial decision making</p>	<p>Economics &amp; Personal Finance</p>
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## Inflation

Knowledge and Skills Statement	Student Expectation	Breakout	Lesson
(7) The student discusses economic indicators impacting personal financial decision making. The student is expected to:	(D) analyze the economic impact of inflation on personal financial decision making	(i) analyze the economic impact of inflation on personal financial decision making	Inflation
(7) The student discusses economic indicators impacting personal financial decision making. The student is expected to:	(E) analyze unemployment and inflation tradeoffs	(i) analyze unemployment and inflation tradeoffs	Inflation



## Fundamental Principles of Money

Knowledge and Skills Statement	Student Expectation	Breakout	Lesson
(4) The student demonstrates an understanding of the fundamental principles of money. The student is expected to:	(A) explain forms of financial exchange, including cash, credit cards, debit cards, and electronic funds transfer	(i) explain forms of financial exchange, including cash	Fundamental Principles of Money
(4) The student demonstrates an understanding of the fundamental principles of money. The student is expected to:	(A) explain forms of financial exchange, including cash, credit cards, debit cards, and electronic funds transfer	(ii) explain forms of financial exchange, including credit cards	Fundamental Principles of Money
(4) The student demonstrates an understanding of the fundamental principles of money. The student is expected to:	(A) explain forms of financial exchange, including cash, credit cards, debit cards, and electronic funds transfer	(iii) explain forms of financial exchange, including debit cards	Fundamental Principles of Money
(4) The student demonstrates an understanding of the fundamental principles of money. The student is expected to:	(A) explain forms of financial exchange, including cash, credit cards, debit cards, and electronic funds transfer	(iv) explain forms of financial exchange, including electronic funds transfer	Fundamental Principles of Money
(4) The student demonstrates an understanding of the fundamental principles of money. The student is expected to:	(B) compare and contrast various types of currency, including paper money, coins, banknotes, government bonds, and treasury notes	(i) compare and contrast various types of currency, including paper money, coins, banknotes, government bonds, and treasury notes	Fundamental Principles of Money
(4) The student demonstrates an understanding of the fundamental principles of money. The student is expected to:	(C) identify functions of money, including medium of exchange, unit of measure, and store of value	(i) identify functions of money, including medium of exchange	Fundamental Principles of Money
(4) The student demonstrates an understanding of the fundamental principles of money. The student is expected to:	(C) identify functions of money, including medium of exchange, unit of measure, and store of value	(ii) identify functions of money, including unit of measure	Fundamental Principles of Money

(4) The student demonstrates an understanding of the fundamental principles of money. The student is expected to:	(C) identify functions of money, including medium of exchange, unit of measure, and store of value	(iii) identify functions of money, including store of value	Fundamental Principles of Money
(6) The student examines personal financial activities and the role of government. The student is expected to:	(B) analyze monetary policy and fiscal policy	(i) analyze monetary policy	Fundamental Principles of Money
(6) The student examines personal financial activities and the role of government. The student is expected to:	(B) analyze monetary policy and fiscal policy	(ii) analyze fiscal policy	Fundamental Principles of Money
(6) The student examines personal financial activities and the role of government. The student is expected to:	(C) analyze the supply and demand for money	(i) analyze the supply and demand for money	Fundamental Principles of Money
(6) The student examines personal financial activities and the role of government. The student is expected to:	(D) analyze the role of the Federal Reserve System	(i) analyze the role of the Federal Reserve System	Fundamental Principles of Money
(8) The student analyzes the impact of international activities on personal financial decision making. The student is expected to:	(B) examine currency exchange rates	(i) examine currency exchange rates	Fundamental Principles of Money

## Personal Financial Planning

Knowledge and Skills Statement	Student Expectation	Breakout	Lesson
(2) The student uses career planning concepts, tools, and strategies to explore, obtain, and develop a financial plan. The student is expected to:	(A) discuss the nature and benefits of financial planning	(i) discuss the nature of financial planning	Personal Financial Planning
(2) The student uses career planning concepts, tools, and strategies to explore, obtain, and develop a financial plan. The student is expected to:	(A) discuss the nature and benefits of financial planning	(ii) discuss the benefits of financial planning	Personal Financial Planning
(2) The student uses career planning concepts, tools, and strategies to explore, obtain, and develop a financial plan. The student is expected to:	(B) discuss the role of ethics and personal responsibility in financial planning	(i) discuss the role of ethics in financial planning	Personal Financial Planning
(2) The student uses career planning concepts, tools, and strategies to explore, obtain, and develop a financial plan. The student is expected to:	(B) discuss the role of ethics and personal responsibility in financial planning	(ii) discuss the role of personal responsibility in financial planning	Personal Financial Planning
(9) The student examines how personal financial decisions are used to achieve financial goals. The student is expected to:	(A) develop a budget based on personal financial goals	(i) develop a budget based on personal financial goals	Personal Financial Planning

## Banking Products & Services

Knowledge and Skills Statement	Student Expectation	Breakout	Lesson
(10) The student understands the purposes of financial service providers. The student is expected to:	(A) describe types of financial service providers, including banks and credit unions	(i) describe types of financial service providers, including banks	Banking Products & Services
(10) The student understands the purposes of financial service providers. The student is expected to:	(A) describe types of financial service providers, including banks and credit unions	(ii) describe types of financial service providers, including credit unions	Banking Products & Services
(10) The student understands the purposes of financial service providers. The student is expected to:	(B) evaluate financial service providers based on selection criteria such as location, interest rates, and benefits	(i) evaluate financial service providers based on selection criteria	Banking Products & Services

## Employee Compensation Components

Knowledge and Skills Statement	Student Expectation	Breakout	Lesson
(4) The student demonstrates an understanding of the fundamental principles of money. The student is expected to:	(D) describe sources of income, including wages and salaries, interest, rent, dividends, capital gains, and transfer payments	(i) describe sources of income, including wages and salaries	Employee Compensation Components
(9) The student examines how personal financial decisions are used to achieve financial goals. The student is expected to:	(D) analyze a pay stub	(i) analyze a pay stub	Employee Compensation Components

## Financial Statements & Recordkeeping

Knowledge and Skills Statement	Student Expectation	Breakout	Lesson
(9) The student examines how personal financial decisions are used to achieve financial goals. The student is expected to:	(E) interpret and reconcile bank statements	(i) interpret bank statements	Financial Statements & Recordkeeping
(9) The student examines how personal financial decisions are used to achieve financial goals. The student is expected to:	(E) interpret and reconcile bank statements	(ii) reconcile bank statements	Financial Statements & Recordkeeping
(9) The student examines how personal financial decisions are used to achieve financial goals. The student is expected to:	(F) maintain financial records	(i) maintain financial records	Financial Statements & Recordkeeping

## Creating a Personal Budget

Knowledge and Skills Statement	Student Expectation	Breakout	Lesson
(9) The student examines how personal financial decisions are used to achieve financial goals. The student is expected to:	(A) develop a budget based on personal financial goals	(i) develop a budget based on personal financial goals	Creating a Personal Budget

## Cost of Education & Training

Knowledge and Skills Statement	Student Expectation	Breakout	Lesson
(11) The student identifies various investment strategies. The student is expected to:	(C) investigate the opportunities and costs of postsecondary education	(i) investigate the opportunities of postsecondary education	Cost of Education & Training
(11) The student identifies various investment strategies. The student is expected to:	(C) investigate the opportunities and costs of postsecondary education	(ii) investigate the costs of postsecondary education	Cost of Education & Training



## Introduction to Credit

Knowledge and Skills Statement	Student Expectation	Breakout	Lesson
(4) The student demonstrates an understanding of the fundamental principles of money. The student is expected to:	(F) discuss the purposes and importance of credit	(i) discuss the purposes of credit	Introduction to Credit
(4) The student demonstrates an understanding of the fundamental principles of money. The student is expected to:	(F) discuss the purposes and importance of credit	(ii) discuss the importance of credit	Introduction to Credit

## Borrowing Basics

Knowledge and Skills Statement	Student Expectation	Breakout	Lesson
(9) The student examines how personal financial decisions are used to achieve financial goals. The student is expected to:	(G) evaluate credit scores	(i) evaluate credit scores	Borrowing Basics
(10) The student understands the purposes of financial service providers. The student is expected to:	(D) explain loan evaluation criteria used by lending institutions	(i) explain loan evaluation criteria used by lending institutions	Borrowing Basics
(10) The student understands the purposes of financial service providers. The student is expected to:	(E) summarize the components of a loan application package	(i) summarize the components of a loan application package	Borrowing Basics
(10) The student understands the purposes of financial service providers. The student is expected to:	(H) understand the risks of using a payday loan and title loan	(i) understand the risks of using a payday loan	Borrowing Basics
(10) The student understands the purposes of financial service providers. The student is expected to:	(H) understand the risks of using a payday loan and title loan	(ii) understand the risks of using a title loan	Borrowing Basics

## Savings & Investment Strategies

Knowledge and Skills Statement	Student Expectation	Breakout	Lesson
(4) The student demonstrates an understanding of the fundamental principles of money. The student is expected to:	(D) describe sources of income, including wages and salaries, interest, rent, dividends, capital gains, and transfer payments	(ii) describe sources of income, including interest	Savings & Investment Strategies
(4) The student demonstrates an understanding of the fundamental principles of money. The student is expected to:	(D) describe sources of income, including wages and salaries, interest, rent, dividends, capital gains, and transfer payments	(iii) describe sources of income, including rent	Savings & Investment Strategies
(4) The student demonstrates an understanding of the fundamental principles of money. The student is expected to:	(D) describe sources of income, including wages and salaries, interest, rent, dividends, capital gains, and transfer payments	(iv) describe sources of income, including dividends	Savings & Investment Strategies
(4) The student demonstrates an understanding of the fundamental principles of money. The student is expected to:	(D) describe sources of income, including wages and salaries, interest, rent, dividends, capital gains, and transfer payments	(v) describe sources of income, including capital gains	Savings & Investment Strategies
(4) The student demonstrates an understanding of the fundamental principles of money. The student is expected to:	(D) describe sources of income, including wages and salaries, interest, rent, dividends, capital gains, and transfer payments	(vi) describe sources of income, including transfer payments	Savings & Investment Strategies
(4) The student demonstrates an understanding of the fundamental principles of money. The student is expected to:	(E) explain the time value of money	(i) explain the time value of money	Savings & Investment Strategies
(9) The student examines how personal financial decisions are used to achieve financial goals. The student is expected to:	(B) explain the benefits of saving and investing	(i) explain the benefits of saving	Savings & Investment Strategies

(9) The student examines how personal financial decisions are used to achieve financial goals. The student is expected to:	(B) explain the benefits of saving and investing	(ii) explain the benefits of investing	Savings & Investment Strategies
(11) The student identifies various investment strategies. The student is expected to:	(A) evaluate different types of investments such as stocks, bonds, and property	(i) evaluate different types of investments	Savings & Investment Strategies
(11) The student identifies various investment strategies. The student is expected to:	(B) evaluate investment goals and objectives as they relate to risk tolerance	(i) evaluate investment goals and objectives as they relate to risk tolerance	Savings & Investment Strategies
(11) The student identifies various investment strategies. The student is expected to:	(E) investigate the factors that affect the value of investments	(i) investigate the factors that affect the value of investments	Savings & Investment Strategies

## Retirement & Estate Planning

Knowledge and Skills Statement	Student Expectation	Breakout	Lesson
(4) The student demonstrates an understanding of the fundamental principles of money. The student is expected to:	(D) describe sources of income, including wages and salaries, interest, rent, dividends, capital gains, and transfer payments	(vi) describe sources of income, including transfer payments	Retirement & Estate Planning
(11) The student identifies various investment strategies. The student is expected to:	(D) investigate long-term needs and financial goals, including retirement	(i) investigate long-term needs, including retirement	Retirement & Estate Planning
(11) The student identifies various investment strategies. The student is expected to:	(D) investigate long-term needs and financial goals, including retirement	(ii) investigate long-term financial goals, including retirement	Retirement & Estate Planning

## Understanding Personal Taxes

Knowledge and Skills Statement	Student Expectation	Breakout	Lesson
(6) The student examines personal financial activities and the role of government. The student is expected to:	(A) analyze the importance and purpose of taxes	(i) analyze the importance of taxes	Understanding Personal Taxes
(6) The student examines personal financial activities and the role of government. The student is expected to:	(A) analyze the importance and purpose of taxes	(ii) analyze the purpose of taxes	Understanding Personal Taxes
(9) The student examines how personal financial decisions are used to achieve financial goals. The student is expected to:	(C) examine tax liabilities, including as they relate to the completion of a W-4	(i) examine tax liabilities, including as they relate to the completion of a W-4	Understanding Personal Taxes
(9) The student examines how personal financial decisions are used to achieve financial goals. The student is expected to:	(C) examine tax liabilities, including as they relate to the completion of a W-5	(ii) examine tax liabilities, including as they relate to the completion of a W-5	Understanding Personal Taxes
(9) The student examines how personal financial decisions are used to achieve financial goals. The student is expected to:	(I) prepare personal income tax forms by completing a 1040EZ with a W-2 form and using current tax tables	(i) prepare personal income tax forms by completing a 1040EZ with a W-2 form and using current tax tables	Understanding Personal Taxes

## Home Buying Basics: Understanding the Language

Knowledge and Skills Statement	Student Expectation	Breakout	Lesson
(10) The student understands the purposes of financial service providers. The student is expected to:	(C) analyze financing needed for long-term personal assets, including home purchases and payments and auto purchases, leases, and payments	(i) analyze financing needed for long-term personal assets, including home purchases	Home Buying Basics: Understanding the Language
(10) The student understands the purposes of financial service providers. The student is expected to:	(C) analyze financing needed for long-term personal assets, including home purchases and payments and auto purchases, leases, and payments	(ii) analyze financing needed for long-term personal assets, including home payments	Home Buying Basics: Understanding the Language
(10) The student understands the purposes of financial service providers. The student is expected to:	(F) calculate a home loan payment schedule	(i) calculate a home loan payment schedule	Home Buying Basics: Understanding the Language

## Home Buying Basics

Knowledge and Skills Statement	Student Expectation	Breakout	Lesson
(10) The student understands the purposes of financial service providers. The student is expected to:	(C) analyze financing needed for long-term personal assets, including home purchases and payments and auto purchases, leases, and payments	(i) analyze financing needed for long-term personal assets, including home purchases	Home Buying Basics
(10) The student understands the purposes of financial service providers. The student is expected to:	(C) analyze financing needed for long-term personal assets, including home purchases and payments and auto purchases, leases, and payments	(ii) analyze financing needed for long-term personal assets, including home payments	Home Buying Basics
(10) The student understands the purposes of financial service providers. The student is expected to:	(F) calculate a home loan payment schedule	(i) calculate a home loan payment schedule	Home Buying Basics



## Car Buying Basics

Knowledge and Skills Statement	Student Expectation	Breakout	Lesson
(10) The student understands the purposes of financial service providers. The student is expected to:	(C) analyze financing needed for long-term personal assets, including home purchases and payments and auto purchases, leases, and payments	(iii) analyze financing needed for long-term personal assets, including auto purchases	Car Buying Basics
(10) The student understands the purposes of financial service providers. The student is expected to:	(C) analyze financing needed for long-term personal assets, including home purchases and payments and auto purchases, leases, and payments	(iv) analyze financing needed for long-term personal assets, including auto leases	Car Buying Basics
(10) The student understands the purposes of financial service providers. The student is expected to:	(C) analyze financing needed for long-term personal assets, including home purchases and payments and auto purchases, leases, and payments	(v) analyze financing needed for long-term personal assets, including auto payments	Car Buying Basics
(10) The student understands the purposes of financial service providers. The student is expected to:	(G) calculate an automobile loan payment schedule	(i) calculate an automobile loan payment schedule	Car Buying Basics

## Personal Risk Management

Knowledge and Skills Statement	Student Expectation	Breakout	Lesson
(9) The student examines how personal financial decisions are used to achieve financial goals. The student is expected to:	(H) use identify theft protection measures	(i) use identify theft protection measures	Personal Risk Management

## Insurance Basics: Overview

Knowledge and Skills Statement	Student Expectation	Breakout	Lesson
(12) The student identifies methods to manage personal risk. The student is expected to:	(A) understand the concept of insurance	(i) understand the concept of insurance	Insurance Basics: Overview

## Insurance Basics: Automobile

Knowledge and Skills Statement	Student Expectation	Breakout	Lesson
(12) The student identifies methods to manage personal risk. The student is expected to:	(C) explore the reasons for obtaining property insurance coverage, including homeowner's, personal liability, renter's, flood, earthquake, and auto insurance	(vi) explore the reasons for obtaining property insurance coverage, including auto insurance	Insurance Basics: Automobile

## Insurance Basics: Health

Knowledge and Skills Statement	Student Expectation	Breakout	Lesson
(12) The student identifies methods to manage personal risk. The student is expected to:	(B) explore the reasons for obtaining personal insurance, including health, disability, life, cancer, and long-term care insurance	(i) explore the reasons for obtaining personal insurance, including health insurance	Insurance Basics: Health

## Insurance Basics: Life & Disability

Knowledge and Skills Statement	Student Expectation	Breakout	Lesson
(12) The student identifies methods to manage personal risk. The student is expected to:	(B) explore the reasons for obtaining personal insurance, including health, disability, life, cancer, and long-term care insurance	(ii) explore the reasons for obtaining personal insurance, including disability insurance	Insurance Basics: Life & Disability
(12) The student identifies methods to manage personal risk. The student is expected to:	(B) explore the reasons for obtaining personal insurance, including health, disability, life, cancer, and long-term care insurance	(iii) explore the reasons for obtaining personal insurance, including life insurance	Insurance Basics: Life & Disability
(12) The student identifies methods to manage personal risk. The student is expected to:	(B) explore the reasons for obtaining personal insurance, including health, disability, life, cancer, and long-term care insurance	(iv) explore the reasons for obtaining personal insurance, including cancer insurance	Insurance Basics: Life & Disability
(12) The student identifies methods to manage personal risk. The student is expected to:	(B) explore the reasons for obtaining personal insurance, including health, disability, life, cancer, and long-term care insurance	(v) explore the reasons for obtaining personal insurance, including long-term care insurance	Insurance Basics: Life & Disability

## Insurance Basics: Home & Property

Knowledge and Skills Statement	Student Expectation	Breakout	Lesson
(12) The student identifies methods to manage personal risk. The student is expected to:	(C) explore the reasons for obtaining property insurance coverage, including homeowner's, personal liability, renter's, flood, earthquake, and auto insurance	(i) explore the reasons for obtaining property insurance coverage, including homeowner's insurance	Insurance Basics: Home & Property
(12) The student identifies methods to manage personal risk. The student is expected to:	(C) explore the reasons for obtaining property insurance coverage, including homeowner's, personal liability, renter's, flood, earthquake, and auto insurance	(ii) explore the reasons for obtaining property insurance coverage, including personal liability insurance	Insurance Basics: Home & Property
(12) The student identifies methods to manage personal risk. The student is expected to:	(C) explore the reasons for obtaining property insurance coverage, including homeowner's, personal liability, renter's, flood, earthquake, and auto insurance	(iii) explore the reasons for obtaining property insurance coverage, including renter's insurance	Insurance Basics: Home & Property
(12) The student identifies methods to manage personal risk. The student is expected to:	(C) explore the reasons for obtaining property insurance coverage, including homeowner's, personal liability, renter's, flood, earthquake, and auto insurance	(iv) explore the reasons for obtaining property insurance coverage, including flood insurance	Insurance Basics: Home & Property
(12) The student identifies methods to manage personal risk. The student is expected to:	(C) explore the reasons for obtaining property insurance coverage, including homeowner's, personal liability, renter's, flood, earthquake, and auto insurance	(v) explore the reasons for obtaining property insurance coverage, including earthquake insurance	Insurance Basics: Home & Property

## Insurance Basics: Making Claims

Knowledge and Skills Statement	Student Expectation	Breakout	Lesson
(12) The student identifies methods to manage personal risk. The student is expected to:	(D) understand the insurance claim settlement process	(i) understand the insurance claim settlement process	Insurance Basics: Making Claims



## Exploring Careers: Finance

Knowledge and Skills Statement	Student Expectation	Breakout	Lesson
(3) The student demonstrates an understanding of a postsecondary plan. The student is expected to:	(A) understand educational, military, and current job opportunities	(i) understand educational opportunities	Exploring Careers: Finance
(3) The student demonstrates an understanding of a postsecondary plan. The student is expected to:	(A) understand educational, military, and current job opportunities	(iii) understand current job opportunities	Exploring Careers: Finance
(3) The student demonstrates an understanding of a postsecondary plan. The student is expected to:	(B) create a postsecondary plan that includes topics such as application requirements; testing requirements; certification requirements; associated deadlines; associated costs, including living expenses; job prospects and opportunities; beginning earnings; expected future earnings; and resumes and cover letters	(i) create a postsecondary plan that includes [postsecondary plan] topics	Exploring Careers: Finance

## National Security

Knowledge and Skills Statement	Student Expectation	Breakout	Lesson
(3) The student demonstrates an understanding of a postsecondary plan. The student is expected to:	(A) understand educational, military, and current job opportunities	(ii) understand military opportunities	National Security

## Workplace Communication

Knowledge and Skills Statement	Student Expectation	Breakout	Lesson
(1) The student demonstrates professional standards/employability skills as required by business and industry. The student is expected to:	(A) demonstrate an understanding of appropriate communication with customers, employers, and coworkers through verbal, nonverbal, and digital means	(i) demonstrate an understanding of appropriate communication with customers through verbal means	Workplace Communication
(1) The student demonstrates professional standards/employability skills as required by business and industry. The student is expected to:	(A) demonstrate an understanding of appropriate communication with customers, employers, and coworkers through verbal, nonverbal, and digital means	(ii) demonstrate an understanding of appropriate communication with customers through nonverbal means	Workplace Communication
(1) The student demonstrates professional standards/employability skills as required by business and industry. The student is expected to:	(A) demonstrate an understanding of appropriate communication with customers, employers, and coworkers through verbal, nonverbal, and digital means	(iii) demonstrate an understanding of appropriate communication with customers through digital means	Workplace Communication
(1) The student demonstrates professional standards/employability skills as required by business and industry. The student is expected to:	(A) demonstrate an understanding of appropriate communication with customers, employers, and coworkers through verbal, nonverbal, and digital means	(iv) demonstrate an understanding of appropriate communication with employers through verbal means	Workplace Communication
(1) The student demonstrates professional standards/employability skills as required by business and industry. The student is expected to:	(A) demonstrate an understanding of appropriate communication with customers, employers, and coworkers through verbal, nonverbal, and digital means	(ix) demonstrate an understanding of appropriate communication with coworkers through digital means	Workplace Communication
(1) The student demonstrates professional standards/employability skills as required by business and industry. The student is expected to:	(A) demonstrate an understanding of appropriate communication with customers, employers, and coworkers through verbal, nonverbal, and digital means	(v) demonstrate an understanding of appropriate communication with employers through nonverbal means	Workplace Communication

<p>(1) The student demonstrates professional standards/employability skills as required by business and industry. The student is expected to:</p>	<p>(A) demonstrate an understanding of appropriate communication with customers, employers, and coworkers through verbal, nonverbal, and digital means</p>	<p>(vi) demonstrate an understanding of appropriate communication with employers through digital means</p>	<p>Workplace Communication</p>
<p>(1) The student demonstrates professional standards/employability skills as required by business and industry. The student is expected to:</p>	<p>(A) demonstrate an understanding of appropriate communication with customers, employers, and coworkers through verbal, nonverbal, and digital means</p>	<p>(vii) demonstrate an understanding of appropriate communication with coworkers through verbal means</p>	<p>Workplace Communication</p>
<p>(1) The student demonstrates professional standards/employability skills as required by business and industry. The student is expected to:</p>	<p>(A) demonstrate an understanding of appropriate communication with customers, employers, and coworkers through verbal, nonverbal, and digital means</p>	<p>(viii) demonstrate an understanding of appropriate communication with coworkers through nonverbal means</p>	<p>Workplace Communication</p>
<p>(1) The student demonstrates professional standards/employability skills as required by business and industry. The student is expected to:</p>	<p>(C) demonstrate an understanding of appropriate customer service such as building customer relationships and resolving customer complaints</p>	<p>(i) demonstrate an understanding of appropriate customer service</p>	<p>Workplace Communication</p>

## Workplace Etiquette

Knowledge and Skills Statement	Student Expectation	Breakout	Lesson
(1) The student demonstrates professional standards/employability skills as required by business and industry. The student is expected to:	(B) demonstrate an understanding of the use of business etiquette	(i) demonstrate an understanding of the use of business etiquette	Workplace Etiquette

## Ethics in Business

Knowledge and Skills Statement	Student Expectation	Breakout	Lesson
(1) The student demonstrates professional standards/employability skills as required by business and industry. The student is expected to:	(D) demonstrate an understanding of ethical and legal issues in business	(i) demonstrate an understanding of ethical issues in business	Ethics in Business
(1) The student demonstrates professional standards/employability skills as required by business and industry. The student is expected to:	(D) demonstrate an understanding of ethical and legal issues in business	(ii) demonstrate an understanding of legal issues in business	Ethics in Business

**Correlations to the Texas Essential Knowledge and Skills (TEKS): Student/Teacher Material**

<b>Subject</b>	<b>Chapter 130. Texas Essential Knowledge and Skills for Career &amp; Technical Education</b>
<b>Subchapter</b>	<b>Subchapter F. Finance</b>
<b>Course</b>	<b>§130.182. Money Matters (One Credit), Adopted 2015.</b>
<b>Publisher</b>	<b>CEV Multimedia, Ltd.</b>
<b>Program Title</b>	<b>iCEV Business, Marketing, Finance, IT &amp; Media Site</b>
<b>Program ISBN</b>	<b>9781614592129</b>
<b>TKES Coverage (%)</b>	<b>100.00%</b>

**(a) General requirements.** This course is recommended for students in Grades 9-12. Recommended prerequisite: Principles of Business, Marketing, and Finance. Students shall be awarded one credit for successful completion of this course.

**(b) Introduction.**

- (1) Career and technical education instruction provides content aligned with challenging academic standards and relevant technical knowledge and skills for students to further their education and succeed in current or emerging professions.
- (2) The Finance Career Cluster focuses on planning, services for financial and investment planning, banking, insurance, and business financial management.
- (3) In Money Matters, students will investigate money management from a personal financial perspective. Students will apply critical-thinking skills to analyze financial options based on current and projected economic factors. Students will gain knowledge and skills necessary to establish short-term and long-term financial goals. Students will examine various methods of achieving short-term and long-term financial goals through various methods such as investing, tax planning, asset allocating, risk management, retirement planning, and estate planning.
- (4) Students are encouraged to participate in extended learning experiences such as career and technical student organizations and other leadership or extracurricular organizations.
- (5) Statements that contain the word "including" reference content that must be mastered, while those containing the phrase "such as" are intended as possible illustrative examples

**(c) Knowledge and Skills.**

<b>Knowledge and Skills Statement</b>	<b>Student Expectation</b>	<b>Breakout</b>	<b>Lesson</b>	<b>Activity, Project, Handout, etc.</b>
(1) The student demonstrates professional standards/employability skills as required by business and industry. The student is expected to:	(A) demonstrate an understanding of appropriate communication with customers, employers, and coworkers through verbal, nonverbal, and digital means	(i) demonstrate an understanding of appropriate communication with customers through verbal means	Workplace Communication	
(1) The student demonstrates professional standards/employability skills as required by business and industry. The student is expected to:	(A) demonstrate an understanding of appropriate communication with customers, employers, and coworkers through verbal, nonverbal, and digital means	(ii) demonstrate an understanding of appropriate communication with customers through nonverbal means	Workplace Communication	
(1) The student demonstrates professional standards/employability skills as required by business and industry. The student is expected to:	(A) demonstrate an understanding of appropriate communication with customers, employers, and coworkers through verbal, nonverbal, and digital means	(iii) demonstrate an understanding of appropriate communication with customers through digital means	Workplace Communication	
(1) The student demonstrates professional standards/employability skills as required by business and industry. The student is expected to:	(A) demonstrate an understanding of appropriate communication with customers, employers, and coworkers through verbal, nonverbal, and digital means	(iv) demonstrate an understanding of appropriate communication with employers through verbal means	Workplace Communication	
(1) The student demonstrates professional standards/employability skills as required by business and industry. The student is expected to:	(A) demonstrate an understanding of appropriate communication with customers, employers, and coworkers through verbal, nonverbal, and digital means	(v) demonstrate an understanding of appropriate communication with employers through nonverbal means	Workplace Communication	
(1) The student demonstrates professional standards/employability skills as required by business and industry. The student is expected to:	(A) demonstrate an understanding of appropriate communication with customers, employers, and coworkers through verbal, nonverbal, and digital means	(vi) demonstrate an understanding of appropriate communication with employers through digital means	Workplace Communication	

Knowledge and Skills Statement	Student Expectation	Breakout	Lesson	Activity, Project, Handout, etc.
(1) The student demonstrates professional standards/employability skills as required by business and industry. The student is expected to:	(A) demonstrate an understanding of appropriate communication with customers, employers, and coworkers through verbal, nonverbal, and digital means	(vii) demonstrate an understanding of appropriate communication with coworkers through verbal means	Workplace Communication	
(1) The student demonstrates professional standards/employability skills as required by business and industry. The student is expected to:	(A) demonstrate an understanding of appropriate communication with customers, employers, and coworkers through verbal, nonverbal, and digital means	(viii) demonstrate an understanding of appropriate communication with coworkers through nonverbal means	Workplace Communication	
(1) The student demonstrates professional standards/employability skills as required by business and industry. The student is expected to:	(A) demonstrate an understanding of appropriate communication with customers, employers, and coworkers through verbal, nonverbal, and digital means	(ix) demonstrate an understanding of appropriate communication with coworkers through digital means	Workplace Communication	
(1) The student demonstrates professional standards/employability skills as required by business and industry. The student is expected to:	(B) demonstrate an understanding of the use of business etiquette	(i) demonstrate an understanding of the use of business etiquette	Workplace Etiquette	Activity - Etiquette Dos and Don'ts; Project - What Went Wrong?
(1) The student demonstrates professional standards/employability skills as required by business and industry. The student is expected to:	(C) demonstrate an understanding of appropriate customer service such as building customer relationships and resolving customer complaints	(i) demonstrate an understanding of appropriate customer service	Workplace Communication	
(1) The student demonstrates professional standards/employability skills as required by business and industry. The student is expected to:	(D) demonstrate an understanding of ethical and legal issues in business	(i) demonstrate an understanding of ethical issues in business	Ethics in Business	Project - Unethical Case Study; Project - Laws & Regulations
(1) The student demonstrates professional standards/employability skills as required by business and industry. The student is expected to:	(D) demonstrate an understanding of ethical and legal issues in business	(ii) demonstrate an understanding of legal issues in business	Ethics in Business	Project - Unethical Case Study; Project - Laws & Regulations
(2) The student uses career planning concepts, tools, and strategies to explore, obtain, and develop a financial plan. The student is expected to:	(A) discuss the nature and benefits of financial planning	(i) discuss the nature of financial planning	Personal Financial Planning	Activity- Financial Information Sources; Activity- Saving & Investment; Project- Money Management Tools; Project- Welcome to Life
(2) The student uses career planning concepts, tools, and strategies to explore, obtain, and develop a financial plan. The student is expected to:	(A) discuss the nature and benefits of financial planning	(ii) discuss the benefits of financial planning	Personal Financial Planning	Project- Welcome to Life
(2) The student uses career planning concepts, tools, and strategies to explore, obtain, and develop a financial plan. The student is expected to:	(B) discuss the role of ethics and personal responsibility in financial planning	(i) discuss the role of ethics in financial planning	Personal Financial Planning	Project- Welcome to Life



Knowledge and Skills Statement	Student Expectation	Breakout	Lesson	Activity, Project, Handout, etc.
(2) The student uses career planning concepts, tools, and strategies to explore, obtain, and develop a financial plan. The student is expected to:	(B) discuss the role of ethics and personal responsibility in financial planning	(ii) discuss the role of personal responsibility in financial planning	Personal Financial Planning	Project- Welcome to Life
(3) The student demonstrates an understanding of a postsecondary plan. The student is expected to:	(A) understand educational, military, and current job opportunities	(i) understand educational opportunities	Exploring Careers: Finance	Project- Career Exploration Journal: Accounting; Project- Career Exploration Journal: Banking Services; Project- Career Exploration Journal: Business Finance; Project- Career Exploration Journal: Career Plan; Project- Career Exploration Journal: Insurance; Project- Career Exploration Journal: Overview; Project- Career Exploration Journal: Securities & Investments
(3) The student demonstrates an understanding of a postsecondary plan. The student is expected to:	(A) understand educational, military, and current job opportunities	(ii) understand military opportunities	National Security	Activity- Career Ranking; Project- Company Research; Project- Military Choices; Student Handout- National Security
(3) The student demonstrates an understanding of a postsecondary plan. The student is expected to:	(A) understand educational, military, and current job opportunities	(iii) understand current job opportunities	Exploring Careers: Finance	Project- Career Exploration Journal: Accounting; Project- Career Exploration Journal: Banking Services; Project- Career Exploration Journal: Business Finance; Project- Career Exploration Journal: Career Plan; Project- Career Exploration Journal: Insurance; Project- Career Exploration Journal: Overview; Project- Career Exploration Journal: Securities & Investments
(3) The student demonstrates an understanding of a postsecondary plan. The student is expected to:	(B) create a postsecondary plan that includes topics such as application requirements; testing requirements; certification requirements; associated deadlines; associated costs, including living expenses; job prospects and opportunities; beginning earnings; expected future earnings; and resumes and cover letters	(i) create a postsecondary plan that includes [postsecondary plan] topics	Exploring Careers: Finance	Project- Career Exploration Journal: Accounting; Project- Career Exploration Journal: Banking Services; Project- Career Exploration Journal: Business Finance; Project- Career Exploration Journal: Career Plan; Project- Career Exploration Journal: Insurance; Project- Career Exploration Journal: Overview; Project- Career Exploration Journal: Securities & Investments
(4) The student demonstrates an understanding of the fundamental principles of money. The student is expected to:	(A) explain forms of financial exchange, including cash, credit cards, debit cards, and electronic funds transfer	(i) explain forms of financial exchange, including cash	Fundamental Principles of Money	Activity - Forms of Financial Exchange
(4) The student demonstrates an understanding of the fundamental principles of money. The student is expected to:	(A) explain forms of financial exchange, including cash, credit cards, debit cards, and electronic funds transfer	(ii) explain forms of financial exchange, including credit cards	Fundamental Principles of Money	Activity - Forms of Financial Exchange
(4) The student demonstrates an understanding of the fundamental principles of money. The student is expected to:	(A) explain forms of financial exchange, including cash, credit cards, debit cards, and electronic funds transfer	(iii) explain forms of financial exchange, including debit cards	Fundamental Principles of Money	Activity - Forms of Financial Exchange
(4) The student demonstrates an understanding of the fundamental principles of money. The student is expected to:	(A) explain forms of financial exchange, including cash, credit cards, debit cards, and electronic funds transfer	(iv) explain forms of financial exchange, including electronic funds transfer	Fundamental Principles of Money	Activity - Forms of Financial Exchange

Knowledge and Skills Statement	Student Expectation	Breakout	Lesson	Activity, Project, Handout, etc.
(4) The student demonstrates an understanding of the fundamental principles of money. The student is expected to:	(B) compare and contrast various types of currency, including paper money, coins, banknotes, government bonds, and treasury notes	(i) compare and contrast various types of currency, including paper money, coins, banknotes, government bonds, and treasury notes	Fundamental Principles of Money	Activity - Types of Currency
(4) The student demonstrates an understanding of the fundamental principles of money. The student is expected to:	(C) identify functions of money, including medium of exchange, unit of measure, and store of value	(i) identify functions of money, including medium of exchange	Fundamental Principles of Money	Project - Functions of Money
(4) The student demonstrates an understanding of the fundamental principles of money. The student is expected to:	(C) identify functions of money, including medium of exchange, unit of measure, and store of value	(ii) identify functions of money, including unit of measure	Fundamental Principles of Money	Project - Functions of Money
(4) The student demonstrates an understanding of the fundamental principles of money. The student is expected to:	(C) identify functions of money, including medium of exchange, unit of measure, and store of value	(iii) identify functions of money, including store of value	Fundamental Principles of Money	Project - Functions of Money
(4) The student demonstrates an understanding of the fundamental principles of money. The student is expected to:	(D) describe sources of income, including wages and salaries, interest, rent, dividends, capital gains, and transfer payments	(i) describe sources of income, including wages and salaries	Employee Compensation Components	Activity- Calculate Earnings; Activity- Calculate Earnings Answer Key
(4) The student demonstrates an understanding of the fundamental principles of money. The student is expected to:	(D) describe sources of income, including wages and salaries, interest, rent, dividends, capital gains, and transfer payments	(ii) describe sources of income, including interest	Savings & Investment Strategies	Activity- Saving Vehicles; Activity- Saving Vehicles Answer Key; Activity- Investment Vehicles; Activity- Investment Vehicles Answer Key; Project- Saving & Investment Plan
(4) The student demonstrates an understanding of the fundamental principles of money. The student is expected to:	(D) describe sources of income, including wages and salaries, interest, rent, dividends, capital gains, and transfer payments	(iii) describe sources of income, including rent	Savings & Investment Strategies	Activity- Saving Vehicles; Activity- Saving Vehicles Answer Key; Activity- Investment Vehicles; Activity- Investment Vehicles Answer Key; Project- Saving & Investment Plan
(4) The student demonstrates an understanding of the fundamental principles of money. The student is expected to:	(D) describe sources of income, including wages and salaries, interest, rent, dividends, capital gains, and transfer payments	(iv) describe sources of income, including dividends	Savings & Investment Strategies	Activity- Saving Vehicles; Activity- Saving Vehicles Answer Key; Activity- Investment Vehicles; Activity- Investment Vehicles Answer Key; Project- Saving & Investment Plan
(4) The student demonstrates an understanding of the fundamental principles of money. The student is expected to:	(D) describe sources of income, including wages and salaries, interest, rent, dividends, capital gains, and transfer payments	(v) describe sources of income, including capital gains	Savings & Investment Strategies	Activity- Saving Vehicles; Activity- Saving Vehicles Answer Key; Activity- Investment Vehicles; Activity- Investment Vehicles Answer Key; Project- Saving & Investment Plan
(4) The student demonstrates an understanding of the fundamental principles of money. The student is expected to:	(D) describe sources of income, including wages and salaries, interest, rent, dividends, capital gains, and transfer payments	(vi) describe sources of income, including transfer payments	Savings & Investment Strategies	Activity- Saving Vehicles; Activity- Saving Vehicles Answer Key; Activity- Investment Vehicles; Activity- Investment Vehicles Answer Key; Project- Saving & Investment Plan
(4) The student demonstrates an understanding of the fundamental principles of money. The student is expected to:	(D) describe sources of income, including wages and salaries, interest, rent, dividends, capital gains, and transfer payments	(vi) describe sources of income, including transfer payments	Retirement & Estate Planning	Activity- Retirement Income Sources; Activity- Retirement Income Sources Answer Key

Knowledge and Skills Statement	Student Expectation	Breakout	Lesson	Activity, Project, Handout, etc.
(4) The student demonstrates an understanding of the fundamental principles of money. The student is expected to:	(E) explain the time value of money	(i) explain the time value of money	Savings & Investment Strategies	Activity- Saving Vehicles; Activity- Saving Vehicles Answer Key; Activity- Investment Vehicles; Activity- Investment Vehicles Answer Key; Project- Saving & Investment Plan
(4) The student demonstrates an understanding of the fundamental principles of money. The student is expected to:	(F) discuss the purposes and importance of credit	(i) discuss the purposes of credit	Introduction to Credit	Project- What is Credit?
(4) The student demonstrates an understanding of the fundamental principles of money. The student is expected to:	(F) discuss the purposes and importance of credit	(ii) discuss the importance of credit	Introduction to Credit	Project- What is Credit?
(5) The student examines economic systems. The student is expected to:	(A) explain sole proprietorships, partnerships, and corporations	(i) explain sole proprietorships	Financial Aspects of Business	Vocabulary Handout
(5) The student examines economic systems. The student is expected to:	(A) explain sole proprietorships, partnerships, and corporations	(ii) explain partnerships	Financial Aspects of Business	Vocabulary Handout
(5) The student examines economic systems. The student is expected to:	(A) explain sole proprietorships, partnerships, and corporations	(iii) explain corporations	Financial Aspects of Business	Vocabulary Handout
(5) The student examines economic systems. The student is expected to:	(B) identify factors affecting profit, revenue, and expenses	(i) identify factors affecting profit	Financial Aspects of Business	Activity - Profit & Loss; Activity - Profit & Loss Answer Key; Activity - Break-Even Point; Activity - Break-Even Point Answer Key
(5) The student examines economic systems. The student is expected to:	(B) identify factors affecting profit, revenue, and expenses	(ii) identify factors affecting revenue	Financial Aspects of Business	Activity - Profit & Loss; Activity - Profit & Loss Answer Key; Activity - Break-Even Point; Activity - Break-Even Point Answer Key
(5) The student examines economic systems. The student is expected to:	(B) identify factors affecting profit, revenue, and expenses	(iii) identify factors affecting expenses	Financial Aspects of Business	Activity - Profit & Loss; Activity - Profit & Loss Answer Key
(5) The student examines economic systems. The student is expected to:	(C) understand the rights and responsibilities of consumers within various economic systems	(i) understand the rights of consumers within various economic systems	Consumer Economic Systems	Activity- Economic Contribution; Activity- Economic Contribution Answer Key; Activity- Elastic Demand; Activity- Elastic Demand Answer Key; Activity- Opportunity Cost Teacher Instruction Sheet; Activity- Supply & Demand Teacher Instruction Sheet; Project- Consumer Protection
(5) The student examines economic systems. The student is expected to:	(C) understand the rights and responsibilities of consumers within various economic systems	(ii) understand the responsibilities of consumers within various economic systems	Consumer Economic Systems	Activity- Economic Contribution; Activity- Economic Contribution Answer Key; Activity- Elastic Demand; Activity- Elastic Demand Answer Key; Activity- Opportunity Cost Teacher Instruction Sheet; Activity- Supply & Demand Teacher Instruction Sheet; Project- Consumer Protection
(6) The student examines personal financial activities and the role of government. The student is expected to:	(A) analyze the importance and purpose of taxes	(i) analyze the importance of taxes	Understanding Personal Taxes	Project- Why Do We Have Taxes?; Project- Types of Taxes
(6) The student examines personal financial activities and the role of government. The student is expected to:	(A) analyze the importance and purpose of taxes	(ii) analyze the purpose of taxes	Understanding Personal Taxes	Project- Why Do We Have Taxes?; Project- Types of Taxes
(6) The student examines personal financial activities and the role of government. The student is expected to:	(B) analyze monetary policy and fiscal policy	(i) analyze monetary policy	Fundamental Principles of Money	Activity- Current Events

Knowledge and Skills Statement	Student Expectation	Breakout	Lesson	Activity, Project, Handout, etc.
(6) The student examines personal financial activities and the role of government. The student is expected to:	(B) analyze monetary policy and fiscal policy	(ii) analyze fiscal policy	Fundamental Principles of Money	Activity- Current Events
(6) The student examines personal financial activities and the role of government. The student is expected to:	(C) analyze the supply and demand for money	(i) analyze the supply and demand for money	Fundamental Principles of Money	Project- Supply & Demand
(6) The student examines personal financial activities and the role of government. The student is expected to:	(D) analyze the role of the Federal Reserve System	(i) analyze the role of the Federal Reserve System	Fundamental Principles of Money	Project- Functions of Money; Activity- Forms of Financial Exchange; Activity- Agencies & Institutions
(7) The student discusses economic indicators impacting personal financial decision making. The student is expected to:	(A) analyze the measure of consumer spending as an economic indicator	(i) analyze the measure of consumer spending as an economic indicator	Economics & Personal Finance	Project- Economic Indicators & Success Measures
(7) The student discusses economic indicators impacting personal financial decision making. The student is expected to:	(B) analyze the impact of a nation's unemployment rates	(i) analyze the impact of a nation's unemployment rates	Economics & Personal Finance	Project- Economic Indicators & Success Measures
(7) The student discusses economic indicators impacting personal financial decision making. The student is expected to:	(B) analyze the impact of a nation's unemployment rates	(i) analyze the impact of a nation's unemployment rates	Consumer Economic Systems	
(7) The student discusses economic indicators impacting personal financial decision making. The student is expected to:	(C) analyze the concept of Gross Domestic Product	(i) analyze the concept of Gross Domestic Product	Economics & Personal Finance	Project- Economic Indicators & Success Measures
(7) The student discusses economic indicators impacting personal financial decision making. The student is expected to:	(D) analyze the economic impact of inflation on personal financial decision making	(i) analyze the economic impact of inflation on personal financial decision making	Inflation	Project - Inflation: Then & Now
(7) The student discusses economic indicators impacting personal financial decision making. The student is expected to:	(E) analyze unemployment and inflation tradeoffs	(i) analyze unemployment and inflation tradeoffs	Inflation	Activity - Effects of Inflation
(7) The student discusses economic indicators impacting personal financial decision making. The student is expected to:	(F) analyze the economic impact of interest rate fluctuations	(i) analyze the economic impact of interest rate fluctuations	Economics & Personal Finance	Project- Economic Indicators & Success Measures
(7) The student discusses economic indicators impacting personal financial decision making. The student is expected to:	(G) analyze the impact of business cycles on personal financial decision making	(i) analyze the impact of business cycles on personal financial decision making	Economics & Personal Finance	Project- Economic Indicators & Success Measures
(8) The student analyzes the impact of international activities on personal financial decision making. The student is expected to:	(A) examine international current events as related to personal financial decision making	(i) examine international current events as related to personal financial decision making	Economics & Personal Finance	Project- Economic Indicators & Success Measures

Knowledge and Skills Statement	Student Expectation	Breakout	Lesson	Activity, Project, Handout, etc.
(8) The student analyzes the impact of international activities on personal financial decision making. The student is expected to:	(B) examine currency exchange rates	(i) examine currency exchange rates	Fundamental Principles of Money	Activity- Current Events
(8) The student analyzes the impact of international activities on personal financial decision making. The student is expected to:	(C) examine domestic and international labor issues as related to personal financial decision making	(i) examine domestic labor issues as related to personal financial decision making	Economics & Personal Finance	Project- Economic Indicators & Success Measures
(8) The student analyzes the impact of international activities on personal financial decision making. The student is expected to:	(C) examine domestic and international labor issues as related to personal financial decision making	(ii) examine international labor issues as related to personal financial decision making	Economics & Personal Finance	Project- Economic Indicators & Success Measures
(9) The student examines how personal financial decisions are used to achieve financial goals. The student is expected to:	(A) develop a budget based on personal financial goals	(i) develop a budget based on personal financial goals	Personal Financial Planning	Project- Welcome to Life
(9) The student examines how personal financial decisions are used to achieve financial goals. The student is expected to:	(A) develop a budget based on personal financial goals	(i) develop a budget based on personal financial goals	Creating a Personal Budget	Project- Planning for Your Financial Future
(9) The student examines how personal financial decisions are used to achieve financial goals. The student is expected to:	(B) explain the benefits of saving and investing	(i) explain the benefits of saving and investing	Savings & Investment Strategies	Activity- Saving Vehicles; Activity- Saving Vehicles Answer Key; Activity- Investment Vehicles; Activity- Investment Vehicles Answer Key; Project- Saving & Investment Plan
(9) The student examines how personal financial decisions are used to achieve financial goals. The student is expected to:	(B) explain the benefits of saving and investing	(ii) explain the benefits of investing	Savings & Investment Strategies	Activity- Saving Vehicles; Activity- Saving Vehicles Answer Key; Activity- Investment Vehicles; Activity- Investment Vehicles Answer Key; Project- Saving & Investment Plan
(9) The student examines how personal financial decisions are used to achieve financial goals. The student is expected to:	(C) examine tax liabilities, including as they relate to the completion of a W-4	(i) examine tax liabilities, including as they relate to the completion of a W-4	Understanding Personal Taxes	
(9) The student examines how personal financial decisions are used to achieve financial goals. The student is expected to:	(C) examine tax liabilities, including as they relate to the completion of a W-5	(ii) examine tax liabilities, including as they relate to the completion of a W-5	Understanding Personal Taxes	
(9) The student examines how personal financial decisions are used to achieve financial goals. The student is expected to:	(D) analyze a pay stub	(i) analyze a pay stub	Employee Compensation Components	Activity- Calculate Earnings; Activity- Calculate Earnings Answer Key
(9) The student examines how personal financial decisions are used to achieve financial goals. The student is expected to:	(E) interpret and reconcile bank statements	(i) interpret bank statements	Financial Statements & Recordkeeping	Activity- Bank Accounts; Activity- Bank Accounts Answer Key; Project- Reconciling a Bank Statement

Knowledge and Skills Statement	Student Expectation	Breakout	Lesson	Activity, Project, Handout, etc.
(9) The student examines how personal financial decisions are used to achieve financial goals. The student is expected to:	(E) interpret and reconcile bank statements	(ii) reconcile bank statements	Financial Statements & Recordkeeping	Activity- Bank Accounts; Activity- Bank Accounts Answer Key; Project- Reconciling a Bank Statement
(9) The student examines how personal financial decisions are used to achieve financial goals. The student is expected to:	(F) maintain financial records	(i) maintain financial records	Financial Statements & Recordkeeping	Project- Maintaining Financial Records
(9) The student examines how personal financial decisions are used to achieve financial goals. The student is expected to:	(G) evaluate credit scores	(i) evaluate credit scores	Borrowing Basics	Activity- Sample Credit Report; Activity- Sample Credit Report Answer Key
(9) The student examines how personal financial decisions are used to achieve financial goals. The student is expected to:	(H) use identify theft protection measures	(i) use identify theft protection measures	Personal Risk Management	Activity- Protections from Identity Theft
(9) The student examines how personal financial decisions are used to achieve financial goals. The student is expected to:	(I) prepare personal income tax forms by completing a 1040EZ with a W-2 form and using current tax tables	(i) prepare personal income tax forms by completing a 1040EZ with a W-2 form and using current tax tables	Understanding Personal Taxes	
(10) The student understands the purposes of financial service providers. The student is expected to:	(A) describe types of financial service providers, including banks and credit unions	(i) describe types of financial service providers, including banks	Banking Products & Services	Project- Products & Services Webpage
(10) The student understands the purposes of financial service providers. The student is expected to:	(A) describe types of financial service providers, including banks and credit unions	(ii) describe types of financial service providers, including credit unions	Banking Products & Services	Project- Products & Services Webpage
(10) The student understands the purposes of financial service providers. The student is expected to:	(B) evaluate financial service providers based on selection criteria such as location, interest rates, and benefits	(i) evaluate financial service providers based on selection criteria	Banking Products & Services	Project- Products & Services Webpage
(10) The student understands the purposes of financial service providers. The student is expected to:	(C) analyze financing needed for long-term personal assets, including home purchases and payments and auto purchases, leases, and payments	(i) analyze financing needed for long-term personal assets, including home purchases	Home Buying Basics: Understanding the Language	Activity- Mortgage Types; Activity- Real vs. Personal
(10) The student understands the purposes of financial service providers. The student is expected to:	(C) analyze financing needed for long-term personal assets, including home purchases and payments and auto purchases, leases, and payments	(i) analyze financing needed for long-term personal assets, including home purchases	Home Buying Basics	Project- House Hunting; Project- House Hunting Teacher Instruction Sheet; Activity- Home-Buying Glossary
(10) The student understands the purposes of financial service providers. The student is expected to:	(C) analyze financing needed for long-term personal assets, including home purchases and payments and auto purchases, leases, and payments	(ii) analyze financing needed for long-term personal assets, including home payments	Home Buying Basics: Understanding the Language	Project- Making Home Affordable Program; Activity- Real vs. Personal
(10) The student understands the purposes of financial service providers. The student is expected to:	(C) analyze financing needed for long-term personal assets, including home purchases and payments and auto purchases, leases, and payments	(ii) analyze financing needed for long-term personal assets, including home payments	Home Buying Basics	Project- House Hunting; Project- House Hunting Teacher Instruction Sheet; Project- Making an Offer

Knowledge and Skills Statement	Student Expectation	Breakout	Lesson	Activity, Project, Handout, etc.
(10) The student understands the purposes of financial service providers. The student is expected to:	(C) analyze financing needed for long-term personal assets, including home purchases and payments and auto purchases, leases, and payments	(iii) analyze financing needed for long-term personal assets, including auto purchases	Car Buying Basics	Activity- Car-Buying Glossary; Project- Vehicle Search
(10) The student understands the purposes of financial service providers. The student is expected to:	(C) analyze financing needed for long-term personal assets, including home purchases and payments and auto purchases, leases, and payments	(iv) analyze financing needed for long-term personal assets, including auto leases	Car Buying Basics	Activity- Car-Buying Glossary; Project- Vehicle Search
(10) The student understands the purposes of financial service providers. The student is expected to:	(C) analyze financing needed for long-term personal assets, including home purchases and payments and auto purchases, leases, and payments	(v) analyze financing needed for long-term personal assets, including auto payments	Car Buying Basics	Activity- My Budgets; Student Handout- Auto Loan Payment Schedule
(10) The student understands the purposes of financial service providers. The student is expected to:	(D) explain loan evaluation criteria used by lending institutions	(i) explain loan evaluation criteria used by lending institutions	Borrowing Basics	Activity- Sample Credit Report; Activity- Sample Credit Report Answer Key; Project- Debt Management
(10) The student understands the purposes of financial service providers. The student is expected to:	(E) summarize the components of a loan application package	(i) summarize the components of a loan application package	Borrowing Basics	Project- Buying a Car
(10) The student understands the purposes of financial service providers. The student is expected to:	(F) calculate a home loan payment schedule	(i) calculate a home loan payment schedule	Home Buying Basics: Understanding the Language	Student Handout- Home Loan Payment Schedule
(10) The student understands the purposes of financial service providers. The student is expected to:	(F) calculate a home loan payment schedule	(i) calculate a home loan payment schedule	Home Buying Basics	Activity- Home Buying Glossary
(10) The student understands the purposes of financial service providers. The student is expected to:	(G) calculate an automobile loan payment schedule	(i) calculate an automobile loan payment schedule	Car Buying Basics	Activity- My Budgets; Student Handout- Auto Loan Payment Schedule
(10) The student understands the purposes of financial service providers. The student is expected to:	(H) understand the risks of using a payday loan and title loan	(i) understand the risks of using a payday loan	Borrowing Basics	Vocabulary Handout
(10) The student understands the purposes of financial service providers. The student is expected to:	(H) understand the risks of using a payday loan and title loan	(ii) understand the risks of using a title loan	Borrowing Basics	Vocabulary Handout
(11) The student identifies various investment strategies. The student is expected to:	(A) evaluate different types of investments such as stocks, bonds, and property	(i) evaluate different types of investments	Savings & Investment Strategies	Activity- Investment Vehicles; Activity- Investment Vehicles Answer Key; Project- Saving & Investment Plan
(11) The student identifies various investment strategies. The student is expected to:	(B) evaluate investment goals and objectives as they relate to risk tolerance	(i) evaluate investment goals and objectives as they relate to risk tolerance	Savings & Investment Strategies	Activity- Investment Vehicles; Activity- Investment Vehicles Answer Key; Project- Saving & Investment Plan
(11) The student identifies various investment strategies. The student is expected to:	(C) investigate the opportunities and costs of postsecondary education	(i) investigate the opportunities of postsecondary education	Cost of Education & Training	Student Handout- Career Paths & Fields of Study; Activity- Choosing a Career
(11) The student identifies various investment strategies. The student is expected to:	(C) investigate the opportunities and costs of postsecondary education	(ii) investigate the costs of postsecondary education	Cost of Education & Training	Student Handout- Post-Secondary Education Costs; Activity- FAFSA4caster; Activity- Paying for Education; Project- Post-Secondary Career Plan
(11) The student identifies various investment strategies. The student is expected to:	(D) investigate long-term needs and financial goals, including retirement	(i) investigate long-term needs, including retirement	Retirement & Estate Planning	Activity- Retirement Income Sources; Activity- Retirement Income Sources Answer Key; Project- Retirement Plan

Knowledge and Skills Statement	Student Expectation	Breakout	Lesson	Activity, Project, Handout, etc.
(11) The student identifies various investment strategies. The student is expected to:	(D) investigate long-term needs and financial goals, including retirement	(ii) investigate long-term financial goals, including retirement	Retirement & Estate Planning	Activity- Retirement Income Sources; Activity- Retirement Income Sources Answer Key; Project- Retirement Plan
(11) The student identifies various investment strategies. The student is expected to:	(E) investigate the factors that affect the value of investments	(i) investigate the factors that affect the value of investments	Savings & Investment Strategies	Activity- Investment Vehicles; Activity- Investment Vehicles Answer Key; Project- Saving & Investment Plan
(12) The student identifies methods to manage personal risk. The student is expected to:	(A) understand the concept of insurance	(i) understand the concept of insurance	Insurance Basics: Overview	Activity- Insurance Glossary; Project- Insurance Company Review
(12) The student identifies methods to manage personal risk. The student is expected to:	(B) explore the reasons for obtaining personal insurance, including health, disability, life, cancer, and long-term care insurance	(i) explore the reasons for obtaining personal insurance, including health insurance	Insurance Basics: Health	Activity- Health Insurance; Activity- Health Insurance Answer Key
(12) The student identifies methods to manage personal risk. The student is expected to:	(B) explore the reasons for obtaining personal insurance, including health, disability, life, cancer, and long-term care insurance	(ii) explore the reasons for obtaining personal insurance, including disability insurance	Insurance Basics: Life & Disability	Project- Life Insurance Packet
(12) The student identifies methods to manage personal risk. The student is expected to:	(B) explore the reasons for obtaining personal insurance, including health, disability, life, cancer, and long-term care insurance	(iii) explore the reasons for obtaining personal insurance, including life insurance	Insurance Basics: Life & Disability	Project- Life Insurance Packet
(12) The student identifies methods to manage personal risk. The student is expected to:	(B) explore the reasons for obtaining personal insurance, including health, disability, life, cancer, and long-term care insurance	(iv) explore the reasons for obtaining personal insurance, including cancer insurance	Insurance Basics: Life & Disability	Project- Life Insurance Packet
(12) The student identifies methods to manage personal risk. The student is expected to:	(B) explore the reasons for obtaining personal insurance, including health, disability, life, cancer, and long-term care insurance	(v) explore the reasons for obtaining personal insurance, including long-term care insurance	Insurance Basics: Life & Disability	Project- Life Insurance Packet
(12) The student identifies methods to manage personal risk. The student is expected to:	(C) explore the reasons for obtaining property insurance coverage, including homeowner's, personal liability, renter's, flood, earthquake, and auto insurance	(i) explore the reasons for obtaining property insurance coverage, including homeowner's insurance	Insurance Basics: Home & Property	Project- Home Insurance Brochure
(12) The student identifies methods to manage personal risk. The student is expected to:	(C) explore the reasons for obtaining property insurance coverage, including homeowner's, personal liability, renter's, flood, earthquake, and auto insurance	(ii) explore the reasons for obtaining property insurance coverage, including personal liability insurance	Insurance Basics: Home & Property	Project- Home Insurance Brochure
(12) The student identifies methods to manage personal risk. The student is expected to:	(C) explore the reasons for obtaining property insurance coverage, including homeowner's, personal liability, renter's, flood, earthquake, and auto insurance	(iii) explore the reasons for obtaining property insurance coverage, including renter's insurance	Insurance Basics: Home & Property	Project- Home Insurance Brochure



Knowledge and Skills Statement	Student Expectation	Breakout	Lesson	Activity, Project, Handout, etc.
(12) The student identifies methods to manage personal risk. The student is expected to:	(C) explore the reasons for obtaining property insurance coverage, including homeowner's, personal liability, renter's, flood, earthquake, and auto insurance	(iv) explore the reasons for obtaining property insurance coverage, including flood insurance	Insurance Basics: Home & Property	Project- Home Insurance Brochure
(12) The student identifies methods to manage personal risk. The student is expected to:	(C) explore the reasons for obtaining property insurance coverage, including homeowner's, personal liability, renter's, flood, earthquake, and auto insurance	(v) explore the reasons for obtaining property insurance coverage, including earthquake insurance	Insurance Basics: Home & Property	Project- Home Insurance Brochure
(12) The student identifies methods to manage personal risk. The student is expected to:	(C) explore the reasons for obtaining property insurance coverage, including homeowner's, personal liability, renter's, flood, earthquake, and auto insurance	(vi) explore the reasons for obtaining property insurance coverage, including auto insurance	Insurance Basics: Automobile	Activity- Auto Insurance Comparison
(12) The student identifies methods to manage personal risk. The student is expected to:	(D) understand the insurance claim settlement process	(i) understand the insurance claim settlement process	Insurance Basics: Making Claims	Project- Claims Process Diagrams