### Grades 9 - 12

<table>
<thead>
<tr>
<th>STANDARD 1: Make informed, financially responsible decisions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Students will apply financial literacy reasoning in order to make informed, financially responsible decisions.</td>
</tr>
</tbody>
</table>

| 1.12.A | Evaluate the financial choices that are made based on available resources, wants, and needs for goods and services. | FFFL Lessons 2 & 3  
|--------|-----------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------|
| 1.12.A.2 | Analyze costs, benefits, and opportunity cost to determine the achievement of personal financial goals. | This objective should be incorporated into all of the lessons. It can be accomplished through questioning.  
Gen I Revolution [www.genirevolution.org](http://www.genirevolution.org) Mission 3  
| 1.12.A.3 | Apply the decision-making process to an unforeseen situation. | FFFL Lesson 3  Extend with examples such as cell phone contracts, choosing post high school education or training.  
Lesson 1  
| 1.12.A.4 | Explain the concept of financial obligations, such as a promissory note, cell phone contract or college loan. | FFL Lesson 8 Extend with questions:  
What will happen if John and Marcia are not able to continue paying their car payments?  
*The car will be repossessed and they may be responsible for fees associated with the repossession.*  
What will happen is John and Marcia are not able to continue repaying the student loan?  
*They will still be responsible for repaying the loan. If they stop making payments for awhile additional charges may be added to the loan.*  
www.handsonbanking.org – Young Adult  
School & $ - The Money You’ll Need and Where to Find It  
|---|---|---|
| 1.12.A.5 | Evaluate how public policy issues impact personal financial decisions, such as environmental and health care concerns. | FFL Lesson 3 Extend with questions:  
How will the proposed changes affect your take-home pay?  
*Answers will vary depending on the policies discussed.*  
Could the proposed changes affect your budget in other ways? If so, how? |
| 1.12.B | Evaluate attitudes, assumptions, and patterns of behavior regarding financial decisions, and predict how they impact the achievement of financial goals. | FFL Lesson 3  
Practical Money Skills:  
[https://www.practicalmoneyskills.com/foreducators/lesson_plans/highschool.php](https://www.practicalmoneyskills.com/foreducators/lesson_plans/highschool.php) Lesson 1  
Practical Money Skills  

The matrix refers to *Hands on Banking*. The lessons referenced are those that can be accessed using the internet.

Maryland Council on Economic Education
### 1.12.B.3 Compare individual differences and influences on consumer decisions related to money including the impact on relationships.

**Financing Your Future: Lesson 1.1**

**Practical Money Skills:**


**Lesson 1**

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### 1.12.C Evaluate and apply financial knowledge, attitudes, and skills.

**1.12.C.1 Refine and extend a conceptual understanding of new words regarding financial literacy.**

**All lessons.**

**1.12.C.2 Justify an informed and responsible action to resolve personal financial literacy questions and issues.**

**Financing Your Future: Lesson 1.1**

**1.12.C.3 Apply the decision-making process to achieve a personal financial goal.**

**FFFL Lessons 1 & 3**

**Financing Your Future: Lesson 2.1**

**1.12.C.4 Evaluate outcomes of financially responsible and irresponsible decisions.**

**FFFL Lesson 1**

[www.genirevolution.org](http://www.genirevolution.org) Mission 5 & 7

**Financing Your Future: Lesson 1.1**


Rent-to-Own and Buy Here, Pay Here

CEE Bank of America Better Money Habits Lesson: Owning a Car


Videos: The True Cost of A Car


Comparing the Cost of New and Used Cars


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### 1.12.D Compare different types of markets.

**1.12.D.1 Determine different types of retail markets, and analyze the goods and services they offer.**

**www.econedlink.org** Why do we need money? Think about Ebay! Extend with questions.

**www.fefe.arizona.edu** Lesson: 1.3.2 Online Shopping
| **1.12.D.2** | Examine external factors that affect a market such as inflation, and determine the most appropriate time to purchase. | [www.econed.org](http://www.econed.org) Inflation Activity  
| **1.12.E.1** | Assess the impact of global economic events on personal financial planning. | Learning, Earning, Investing Lesson 22  
Teaching Financial Crises Lesson 1 |
| **1.12.E.2** | Examine the consequences of personal consumer decisions and actions on the global economy, and the | Teaching Financial Crises Lesson 1 |
| **1.12.E.3** | Analyze the impacts of business, government, and consumer financial decisions on the individual, family, and community. | FFFL Lessons 1, 2, 3, 7 (Extend Lesson 7 with questions)  
Teaching Financial Crises Lesson 1  
Learning, Earning, Investing Lesson 17  
[www.econed.org](http://www.econed.org) Lesson The Great Depression |

**STANDARD 2 Relate careers, education and income.**  
Students will relate choice regarding their education and career paths to earning potential.

<p>| <strong>2.12.A</strong> | Evaluate the relationships among education, skills, career choices, economic conditions, and income. |</p>
<table>
<thead>
<tr>
<th>2.12.A.1</th>
<th>Evaluate how education choices, interests, skills, career choices, economic conditions, and entrepreneurship affect income.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>FFFL Lessons 3, 4, 5, and 6</td>
</tr>
<tr>
<td></td>
<td>Financing our Future: Lessons 2.1, 2.2 and 2.3</td>
</tr>
<tr>
<td></td>
<td>Gen I Revolution <a href="http://www.genirevolution.org">www.genirevolution.org</a> Mission 2</td>
</tr>
<tr>
<td></td>
<td>Practical Money Skills:</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>2.12.A.2</th>
<th>Analyze how personal values may impact financial decisions, including becoming an entrepreneur.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>FFFL Lessons 3 and 5</td>
</tr>
<tr>
<td></td>
<td>Practical Money Skills:</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>2.12.A.3</th>
<th>Analyze the benefits and trade-offs of a variety of careers including personal satisfaction.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Financing Your Future: Lessons 2.1, 2.2 and 2.3</td>
</tr>
<tr>
<td></td>
<td>Gen I Revolution <a href="http://www.genirevolution.org">www.genirevolution.org</a> Mission 2</td>
</tr>
<tr>
<td></td>
<td>Practical Money Skills:</td>
</tr>
</tbody>
</table>
### 2.12.A.4
Analyze the relationship of career choice and personal satisfaction.

Financing Your Future: Lessons 2.1, 2.2 and 2.3
Gen I Revolution [www.genirevolution.org](http://www.genirevolution.org) Mission 2

### 2.12.B   Evaluate sources of income.

#### 2.12.B.1
Differentiate between earned income and other sources of income.

Financing Your Future: Lesson 1.3 Extend with questions
Stock Market Game
*Earnings and Dividends*

#### 2.12.B.2
Describe how adjusting benefits can affect income.

FFFL Lesson 7

### 2.12.C   Evaluate the relationship among income, spending decisions and lifestyle.

#### 2.12.C.1
Analyze how education affects career choice and income affects purchasing and spending decisions.

Financing Your Future: Lessons 2.1, 2.2 and 2.3
Practical Money Skills:

#### 2.12.C.2
Evaluate a variety of spending decisions that impact career opportunities, such as how credit scores can affect getting a Security Clearance.

FFFL Lesson 18 Extend with questions
Financing Your Future Lesson 4.1 and 4.3
Practical Money Skills:

The matrix refers to *Hands on Banking.* The lessons referenced are those that can be accessed using the internet.
### 2.12.D Determine how taxes, employee benefits, and public programs relate to income.

| 2.12.D.1 | Describe how taxes can affect income and lifestyle. | FFL Lesson 7  
Practical Money Skills  
Lessons 13 & 19 |
|---|---|---|
| 2.12.D.2 | Explain how taxable income impacts disposable income. | FFL Lesson 7  
Practical Money Skills  
Lessons 13 & 19 |
| 2.12.D.3 | Research employee benefits, such as retirement plans and health care, and how they affect the quality of life. | FFL Lesson 7  
Practical Money Skills  
Lessons 13 & 19  
Star Banks Adventure  
| 2.12.D.4 | Research public programs and services that are available to employees and how they affect the quality of life, such as Social Security. | FFL Lesson 7 |

### STANDARD 3 Plan and Manage Money

*Students will develop skills to plan and manage money effectively by identifying financial goals and developing spending plans.*

| 3.12.A | Demonstrate ability to use money management skills and strategies. |  |
Financing Your Future: Lesson 5.2  
FFFL Lesson 8  
Gen I Revolution [www.genirevolution.org](http://www.genirevolution.org) Mission 4  
Lesson 9  
[www.fefe.arizona.edu](http://www.fefe.arizona.edu) Lesson 3.19.1 Life of Taylor B. Jones  
Lesson 3.19.2 Life of Monica Erickson  
Lesson 3.19.3 Life of Ben West  
Lesson 3.19.4 Life of Mandy Gonzales  
Lesson 3.19.5 Life of Carlos Chavez  
Video: How to Make a Budget and Stick To It [https://www.bettermoneyhabits.com/saving-budgeting/how-to-maintain-budget/](https://www.bettermoneyhabits.com/saving-budgeting/how-to-maintain-budget/)|
### 3.12.A.2 Analyze and compare income and spending plans as affected by age, needs, and resources.

- **Financing Your Future: Lesson 5.2**
- FFFL Lesson 8
- [www.genirevolution.org](http://www.genirevolution.org)
- Mission 6
- Practical Money Skills
- Lesson 9
- [www.fefe.arizona.edu](http://www.fefe.arizona.edu)

#### Life of Taylor B. Jones
- Lesson 3.19.1 Life of Taylor B. Jones
- Lesson 3.19.2 Life of Monica Erickson
- Lesson 3.19.3 Life of Ben West
- Lesson 3.19.4 Life of Mandy Gonzales
- Lesson 3.19.5 Life of Carlos Chavez

- Virtual Economics Video – Money Management/Budgeting

### 3.12.A.3 Apply various money management strategies to authentic situations and predict results over time.

- **Financing Your Future: Lesson 1.1**
- [www.genirevolution.org](http://www.genirevolution.org)
- Mission 6

### 3.12.A.4 Cite examples of trade-offs resulting from competing financial goals.

- **Financing Your Future: Lesson 1.2**
- [www.handsonbanking.org](http://www.handsonbanking.org) Young Adults: Getting Started Lesson 2 Extend with question
- Gen I Revolution [www.genirevolution.org](http://www.genirevolution.org) Mission 4

### 3.12.B Analyze the services of financial institutions.
| 3.12.B.1 | Develop a plan that uses the services of various financial institutions to meet personal and family financial goals. | FFFL Lesson 21, 22  
www.handsonbanking.org  
Young Adults:  
Save, Invest and Build Wealth Lesson 5  
Practical Money Skills:  
https://www.practicalmoneyskills.com/foreducators/lesson_plans/highschool.php  
Lessons 4, 10, & 12 |
| --- | --- | --- |
| 3.12.B.2 | Describe and calculate interest and fees applied to various forms of saving, spending, and debt. | FFFL Lessons 20, 21, 14, 15, 16, and 17  
Financing Your Future: Lessons 3.2, 4.2, and 5.1  
Virtual Economics Video: Compound Interest  
http://www.econedlink.org/tool/227/  
CEE Bank of America Better Money Habits Lesson: Renting a Place to Live  
http://www.econedlink.org/teacher-lesson/1268/Renting-Place-Live  
Video: The True Cost of Renting A Place  
| 3.12.C | Develop and evaluate financial goals based on personal values. |  |
| 3.12.C.1 | Integrate long-range personal goals with financial needs and resources. | FFFL Lesson 22  
Practical Money Skills:  
https://www.practicalmoneyskills.com/foreducators/lesson_plans/highschool.php  
Lesson 4 |
| 3.12.C.2 | Compare various strategies for securing funding for a future event. | Financing Your Future: Lesson 1.1  
FFFL Lessons 16 and 17  
Practical Money Skills:  
https://www.practicalmoneyskills.com/foreducators/lesson_plans/highschool.php  
Lesson 4 |
| 3.12.D | Evaluate the purposes and responsibilities related to taxation. | The matrix refers to *Hands on Banking.* The lessons referenced are those that can be accessed using the internet.  
Maryland Council on Economic Education |
| **3.12.D.1** Analyze the application and impact of various forms of taxation on individuals, families, and public agencies. | FFFL Lesson 7  
[www.econedlink.org](http://www.econedlink.org) Video and Questions: Making Sense With Paul Solman, What Do Tax Rates’ Ups And Downs Mean For Economic Growth? |
<table>
<thead>
<tr>
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</thead>
<tbody>
<tr>
<td><strong>3.12.D.2</strong> Critique how government's tax policies affect individuals, families, and communities.</td>
<td><a href="http://www.econedlink.org">www.econedlink.org</a> Video and Questions: Making Sense With Paul Solman, What So Tax Rates’ Ups And Downs Mean For Economic Growth?</td>
</tr>
</tbody>
</table>
The Whys of Taxes Lessons 1 and 3 |
| **3.12.D.4** Analyze ways consumers influence the use of economic resources to achieve basic societal and individual services. | [www.econedlink.org](http://www.econedlink.org) Video and Questions: Making Sense With Paul Solman, What So Tax Rates’ Ups And Downs Mean For Economic Growth? |
| **3.12.D.5** Evaluate various sources of assistance with tax planning and filing. | FFFL Lesson 7 Extend with project |

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<table>
<thead>
<tr>
<th><strong>3.12.E</strong> Explain that contracts are binding agreements.</th>
<th></th>
</tr>
</thead>
</table>
| **3.12.E.1** Examine situations where written contracts are necessary. | [www.oag.state.md.us/Consumers/edunit.htm](http://www.oag.state.md.us/Consumers/edunit.htm)  
Contracts: Know What You’re Signing |
| **3.12.E.2** Examine sample contracts for essential components and meaning. | [www.oag.state.md.us/Consumers/edunit.htm](http://www.oag.state.md.us/Consumers/edunit.htm)  
Contracts: Know What You’re Signing |
| **3.12.E.3** Identify the rights and responsibilities of all parties entering into a contract, such as college loans, cell phone contracts, car loans, collateral loans, passbook loans, and mortgages. | FFFL Lessons 16, 17, and 18  
[www.oag.state.md.us/Consumers/edunit.htm](http://www.oag.state.md.us/Consumers/edunit.htm)  
Contracts: Know What You’re Signing  
Practical Money Skills:  
Lessons 3 & 16 |
### STANDARD 4 Manage credit and debt
Students will develop skills to make informed decisions about incurring debt and maintaining creditworthiness.

<table>
<thead>
<tr>
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</thead>
<tbody>
<tr>
<td>4.12.A.1</td>
<td>Explain the advantages and disadvantages of debt.</td>
</tr>
<tr>
<td></td>
<td>FFFL Lessons 11 &amp; 12</td>
</tr>
<tr>
<td></td>
<td>Virtual Economics Video – Credit</td>
</tr>
<tr>
<td></td>
<td><a href="http://www.econedlink.org/tool/228/">http://www.econedlink.org/tool/228/</a></td>
</tr>
<tr>
<td>4.12.A.2</td>
<td>Determine a variety of situations in which debt is beneficial.</td>
</tr>
<tr>
<td></td>
<td>FFFL Lessons 11 &amp; 12</td>
</tr>
<tr>
<td></td>
<td>Virtual Economics Video – Credit</td>
</tr>
<tr>
<td></td>
<td><a href="http://www.econedlink.org/tool/228/">http://www.econedlink.org/tool/228/</a></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>4.12.B</th>
<th>Evaluate the advantages and disadvantages of credit products and services.</th>
</tr>
</thead>
<tbody>
<tr>
<td>4.12.B.1</td>
<td>Evaluate information about products and services.</td>
</tr>
<tr>
<td></td>
<td>FFFL Lessons 14, 15, 16, and 17</td>
</tr>
<tr>
<td>4.12.B.2</td>
<td>Differentiate and calculate the difference between short- and long-term loans.</td>
</tr>
<tr>
<td></td>
<td>FFFL Lessons 14, 15, 16, and 17</td>
</tr>
<tr>
<td></td>
<td>Virtual Economics Video – Credit</td>
</tr>
<tr>
<td></td>
<td><a href="http://www.econedlink.org/tool/228/">http://www.econedlink.org/tool/228/</a></td>
</tr>
</tbody>
</table>
### 4.12.B.3 Identify and discuss examples of predatory lending practices, such as payday lenders.

<p>| | |</p>
<table>
<thead>
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</table>
|  | FFFL Lesson 19  
  [www.genirevolution.org](http://www.genirevolution.org)  
  Mission 7  
  [www.fefe.arizona.edu](http://www.fefe.arizona.edu) Lesson: 1.4.4 Payday Lending  
  [https://www.stlouisfed.org/education/alternative-financial-services-infographic](https://www.stlouisfed.org/education/alternative-financial-services-infographic)  
  Personal Finance 101 Chats: Tax Refund Fees, Fees, Fees, and More Fees, and Banks and Alternatives  

### 4.12.C Analyze sources of credit.

| 4.12.C.1 Explain how to acquire and maintain credit. | FFFL Lessons 11, 12, 13 and 15 |
| 4.12.C.2 Compare sources of consumer credit, and apply them to consumer decisions. | FFFL Lessons 11, 15, 16, and 17  
  [https://www.stlouisfed.org/education/alternative-financial-services-infographic](https://www.stlouisfed.org/education/alternative-financial-services-infographic)  
  Virtual Economics Video – Credit  [http://www.econedlink.org/tool/228/](http://www.econedlink.org/tool/228/) |
| 4.12.C.3 Compare strategies of credit and debt management. | FFFL Lesson 18  
  Financing Your Future Lesson 4.1  
| 4.12.C.4 | Compare the financial benefits and services of different types of lending institutions. | FFFL Lessons 9, 11, 12, 15, 16, and 17  
https://www.stlouisfed.org/education/alternative-financial-services-infographic  
Personal Finance 101 Chat Banks and Alternatives  
<table>
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</tr>
</thead>
<tbody>
<tr>
<td>4.12.D.1</td>
<td>Use online business tools to compare and compute interest and compound interest and to interpret an amortization table.</td>
<td>FFFL Lessons 14, 15, 16, and 17</td>
</tr>
</tbody>
</table>
| 4.12.D.2 | Compute and assess the accumulating effect of interest paid over time when using a variety of sources of credit. | FFFL Lessons 14, 15, 16, and 17  
Practical Money Skills:  
https://www.practicalmoneyskills.com/foreducators/lesson_plans/highschool.php  
Lesson 15 |
| 4.12.D.3 | Calculate and compare the total cost of borrowing for various amounts and types of purchases. | FFL Lessons 14, 15, 16, and 17  
www.stlouisfed.org/education_resources  
It’s You Paycheck Lesson 8  
Gen I Revolution www.genirevolution.org Mission 5  
Practical Money Skills:  
https://www.practicalmoneyskills.com/foreducators/lesson_plans/highschool.php  
Lesson 3 & 15  
Virtual Economics Video – Credit  
http://www.econedlink.org/virtual-economics/  
Personal Finance 101 Chat – Fees, Fees, and More Fees  
https://www.stlouisfed.org/education/personal-finance-101-conversations/episode-17-fees-fees-and-more-fees-it-all-adds-up |
| 4.12.E | Identify and evaluate interest rates, fees, and other credit charges. |  
| 4.12.E.1 | Analyze the impact of using a credit card vs. a debit card as it relates to money management. | FFL Lesson 9  
www.stlouisfed.org/education_resources/cards_car_currency.cfm  
Lessons 2 & 3  
Practical Money Skills:  
https://www.practicalmoneyskills.com/foreducators/lesson_plans/highschool.php  
Lesson 14  
Star Banks Adventure  
| 4.12.E.2 | Analyze the advantages and disadvantages of different payment methods and options, including the Automatic Clearing House. | Financing Your Future Lesson 3.3  
www.fefe.arizona.edu Lesson .4.1 Clever Credit Card Use  
Lesson 1.7.5 Contactless Payment |
### 4.12.E.3 Explain the different types of loans associated with mortgages as it relates to interest rates (fixed, variable, and balloons), insurance, and fees.

<table>
<thead>
<tr>
<th>FFFL Lesson 16</th>
</tr>
</thead>
<tbody>
<tr>
<td>Practical Money Skills</td>
</tr>
<tr>
<td>Lesson 16</td>
</tr>
<tr>
<td>Video: Credit and Debit: Two Very Different Cards</td>
</tr>
<tr>
<td><a href="https://www.bettermoneyhabits.com/personal-banking/bank-account-information/credit-debit.html">https://www.bettermoneyhabits.com/personal-banking/bank-account-information/credit-debit.html</a></td>
</tr>
</tbody>
</table>

### 4.12.F Analyze credit scores and reports.
### 4.12.F.1 Explain personal responsibility and the factors that affect creditworthiness, such as payment history and total debt vs. total available credit.

<table>
<thead>
<tr>
<th>FFFL Lesson 13</th>
<th>Financing Your Future Lesson 4.2, 4.3</th>
</tr>
</thead>
<tbody>
<tr>
<td><a href="http://www.stlouisfed.org/education_resources">www.stlouisfed.org/education_resources</a></td>
<td></td>
</tr>
</tbody>
</table>

**It’s Your Paycheck: Lessons 6 & 7**

**Practical Money Skills:**


**Lessons 3 & 6**

**Virtual Economics Video – Credit**

[http://www.econedlink.org/tool/228/](http://www.econedlink.org/tool/228/)

**CEE Bank of America Better Money Habits Lesson: Building Good Credit Scores**

[http://www.econedlink.org/teacher-lesson/1272/Building-Good-Credit-Scores](http://www.econedlink.org/teacher-lesson/1272/Building-Good-Credit-Scores)

**Videos:**

- [https://www.bettermoneyhabits.com/credit/keeping-credit-healthy/carrying-a-balance-on-card.html](https://www.bettermoneyhabits.com/credit/keeping-credit-healthy/carrying-a-balance-on-card.html)
- [https://www.bettermoneyhabits.com/credit/keeping-credit-healthy/checking-credit-report-affect-score.html](https://www.bettermoneyhabits.com/credit/keeping-credit-healthy/checking-credit-report-affect-score.html)
- [https://www.bettermoneyhabits.com/credit/keeping-credit-healthy/negative-credit-report.html](https://www.bettermoneyhabits.com/credit/keeping-credit-healthy/negative-credit-report.html)
- [https://www.bettermoneyhabits.com/credit/keeping-credit-healthy/cancelling-a-credit-card.html](https://www.bettermoneyhabits.com/credit/keeping-credit-healthy/cancelling-a-credit-card.html)
- [https://www.bettermoneyhabits.com/credit/keeping-credit-healthy/cosigner-responsibilities.html](https://www.bettermoneyhabits.com/credit/keeping-credit-healthy/cosigner-responsibilities.html)
<table>
<thead>
<tr>
<th><strong>4.12.F.2</strong></th>
<th><strong>4.12.F.3</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Explain how a credit report is used and how frequently it should be obtained.</td>
<td>Explain how credit scores can be used to leverage better products, services, and employment opportunities, such as Security Clearance.</td>
</tr>
</tbody>
</table>

**FFFL Lesson 13**
Financing Your Future Lesson 4.3

Video: Does Checking Your Own Credit Report Hurt Your Credit Score?
https://www.bettermoneyhabits.com/credit/keeping-credit-healthy/checking-credit-report-affect-score.html

CEE Bank of America Better Money Habits Lesson: Credit Reports and Credit Scores
http://www.econedlink.org/teacher-lesson/1273/Credit-Reports-Credit-Scores

Video: What's the Difference Between a Credit Report and a Credit Score?
https://www.bettermoneyhabits.com/credit/what-is-a-credit-score/difference-credit-report-credit-score.html

What is a Good Credit Score?
https://www.bettermoneyhabits.com/credit/what-is-a-credit-score/good-credit-score.html
| **4.12.F.4** | Apply strategies to prevent or manage credit problems. | Financing Your Future Lesson 4.2  
[www.stlouisfed.org/education_resources](http://www.stlouisfed.org/education_resources)  
It’s Your Paycheck Lesson 6  
Gen I Revolution [www.genirevolution.org](http://www.genirevolution.org) Missions 5  
Lesson 6  
| **4.12.F.5** | Compare sources of credit reporting and evaluate credit report scores. | FFFL Lesson 13 |
| **4.12.G** | Evaluate the consequences of poor money management. |
| 4.12.G.1 | Analyze the problems of not meeting credit obligations, such as poor credit score, late fees, acquiring loans, paying higher interest rates, and bankruptcy. | FFFL Lesson 13
Financing Your Future Lesson 4.3
Lesson 4
Virtual Economics Video: Credit [http://www.econedlink.org/tool/228/](http://www.econedlink.org/tool/228/)
| 4.12.G.2 | Determine when credit counseling is necessary. | FFFL Lesson 13 |
Fiscal Fitness: Choosing a Credit Counselor |

**STANDARD 5 Create and Build Wealth**

Students will develop skills to plan and achieve long-term goals related to saving and investing in order to build financial security and wealth.
<table>
<thead>
<tr>
<th>5.12.A</th>
<th>Critique appropriate financial services and products to specified goals.</th>
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<tr>
<td><strong>5.12.A.1</strong></td>
<td>Develop a model comparing investment results.</td>
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</table>
| **5.12.A.2** | Select appropriate financial services and products to achieve personal financial goals. | FFFL Lessons 20 and 21  
Gen I Revolution [www.genirevolution.org](http://www.genirevolution.org)  
Missions 6 & 11  
[https://www.stlouisfed.org/education/alternative-financial-services-infographic](https://www.stlouisfed.org/education/alternative-financial-services-infographic)  
| **5.12.A.3** | Compare, contrast, and compute historical returns and fees of various financial products. | FFFL Lessons 21 and 22  
Gen I Revolution [www.genirevolution.org](http://www.genirevolution.org)  
Mission 6 |
FFFL Lessons 20, 21, and 22
Gen I Revolution [www.genirevolution.org](http://www.genirevolution.org) Missions 6, 8, 9, 10, & 11
Stock Market Game
What is a Stock? [http://www.smgww.org/cgi-bin/nshaibin/ntrc_pdfs/U10T20G30Q1400S00A00.pdf?FILE=ntrc_pdfs/U10T20G30Q1400S00A00.pdf](http://www.smgww.org/cgi-bin/nshaibin/ntrc_pdfs/U10T20G30Q1400S00A00.pdf?FILE=ntrc_pdfs/U10T20G30Q1400S00A00.pdf)
What is a Mutual Fund? [http://www.smgww.org/cgi-bin/nshaibin/ntrc_pdfs/U20T20G30Q7000S00A00.pdf?FILE=ntrc_pdfs/U20T20G30Q7000S00A00.pdf](http://www.smgww.org/cgi-bin/nshaibin/ntrc_pdfs/U20T20G30Q7000S00A00.pdf?FILE=ntrc_pdfs/U20T20G30Q7000S00A00.pdf)

Financing Your Future Lessons 3.1 and 3.2
Gen I Revolution [www.genirevolution.org](http://www.genirevolution.org) Mission 7

| **5.12.B.2** Describe federal deposit insurance programs for banks and credit | FFFL Lesson 9
Gen I Revolution [www.genirevolution.org](http://www.genirevolution.org) Mission 6 |
| 5.12.B.3 | Analyze the effect of compounding. | FFFL Lesson 20  
Financing Your Future Lesson 5.1  
Gen I Revolution [www.genirevolution.org](http://www.genirevolution.org) Mission 1  
Practical Money Skills:  
Lesson 3  
Stock Market Game  
*How Does Money Grow Over Time*  
[http://www.smgww.org/cgi-bin/nshaibin/ntrc_pdfs/U30T50G30Q3800S00A00.pdf?FILE=ntrc_pdfs/U30T50G30Q3800S00A00.pdf](http://www.smgww.org/cgi-bin/nshaibin/ntrc_pdfs/U30T50G30Q3800S00A00.pdf?FILE=ntrc_pdfs/U30T50G30Q3800S00A00.pdf)  
|---|---|---|
| 5.12.B.4 | Explain the concept of asset allocation based on short- and long-term goals. | FFFL Lessons 21 & 22  
Financing Your Future Lesson 5.3  
Learning, Earning, Investing Lesson 12  
Practical Money Skills:  
Lesson 10  
| **5.12.B.5** Assess factors that influence financial planning (age, income, liabilities, assets, goals, family size, risk tolerance, etc.). | **FFFL Lesson 22**  
Financing Your Future Lesson 5.3  
Practical Money Skills  
Lesson 10  
| **5.12.B.6** Explain the relationship among buying power, interest rates, and inflation. | **FFFL Lesson 20**  
Practical Money Skills  
Lesson 19  
| **5.12.C** Explain the relationships between saving and investing. | **5.12.C.1** Describe the role of revenue-generating assets in building wealth.  
FFFL Lessons 21 & 22  
Gen I Revolution [www.genirevolution.org](http://www.genirevolution.org) Mission 6  
Stock Market Game  
*Dividends and Earnings*  
| 5.12.C.2 | Describe the processes and vehicles for buying and selling investments. | FFFL Lesson 21  
Learning, Earning, Investing Lessons 8 & 9  
Gen I Revolution  
www.genirevolution.org  
Mission 6 |
| 5.12.C.3 | Compare sources for investment products, such as banks, investment companies, financial planners, etc. | FFFL Lesson 21  
Financing Your Future Lesson 5.3  
Gen I Revolution  
www.genirevolution.org  
Mission 6 |
| 5.12.C.4 | Compare the risk, return, and liquidity of various investment alternatives. | FFFL Lessons 21 & 22  
Financing Your Future Lesson 5.3  
Gen I Revolution  
www.genirevolution.org  
Missions 6, 8, 9, 10, & 11  
Stock Market Game  
What is Risk?  
http://www.smgww.org/cgi-bin/nshaibin/ntrc_pdfs/U20T40G30Q3000S00A00.pdf?FILE=ntrc_pdfs/U20T40G30Q3000S00A00.pdf  
Virtual Economics Video: Risk and Return  
http://www.econedlink.org/tool/233/  
Financial Markets  
http://www.econedlink.org/tool/229/ |
| 5.12.D | Analyze the concepts of supply and demand to stock market price changes. |  
5.12.D.1 | Explain how supply and demand works in various situations.  
Learning, Earning and Investing Lesson 18  
Gen I Revolution  
www.genirevolution.org  
Mission 12 |
| 5.12.D.2 | Determine the impact of various events on stock market prices.  
Learning, Earning and Investing Lessons 18 & 20  
Gen I Revolution  
www.genirevolution.org  
Missions 13 & 14  
Stock Market Game  
What Causes Stock Prices to Change?  
http://www.smgww.org/cgi-bin/nshaibin/ntrc_pdfs/U30T10G30Q7800S00A00.pdf?FILE=ntrc_pdfs/U30T10G30Q7800S00A00.pdf |
| 5.12.E | Apply the decision-making processes to financial decisions related to planning, saving, and investing. |
| **5.12.E.1** Develop and justify investment and/or savings strategies to achieve specified goals. | FFFL Lesson 21  
Financing Your Future Lesson 5.3  
Learning, Earning and Investing Lesson 23  
Gen I Revolution [www.genirevolution.org](http://www.genirevolution.org) Missions 6 & 11  
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<tr>
<td><strong>5.12.E.2</strong> Develop personal financial planning strategies that respond to and use tax deductions.</td>
<td>Financing Your Future Lesson 5.3</td>
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</table>
| **STANDARD 6 Manage risks and preserve wealth**  
Students will develop financial planning skills to minimize financial setbacks. | |
| **6.12.A Evaluate the strategies that protect income and wealth.** | Great Depression Lesson Available electronically from [jweller@towson.edu](mailto:jweller@towson.edu)  
| **6.12.A.1** Explain circumstances that impact income and wealth. | FFFL Lesson 21  
Gen I Revolution [www.genirevolution.org](http://www.genirevolution.org) Missions 6, 15, & 16  
| **6.12.A.3** | Strategize methods to minimize financial loss. | FFFL Lessons 21 & 22  
Gen I Revolution [www.genirevolution.org](http://www.genirevolution.org) Missions 6 & 16  
Lessons 17 Challenge 2 & 20 |
| **6.12.B** | Justify the need for and value of various types of insurance (such as health, property, life, disability, and liability) within the life cycle. | **6.12.B.1** | Investigate and apply different types of insurance coverage to selected situations. | FFFL Lesson 10  
Virtual Economics Insurance Lessons 1, 2, 3, and 4  
Lesson 17  
Gen I Revolution [www.genirevolution.org](http://www.genirevolution.org) Mission 16  
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<tr>
<th>6.12.B.2</th>
<th>Review and apply criteria to choose insurance coverage for selected situations.</th>
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<tr>
<th>6.12.B.3</th>
<th>Compare insurance rates, premiums, and deductibles to minimize costs in selected situations.</th>
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Lesson 17  
Gen I Revolution [www.genirevolution.org](http://www.genirevolution.org) Mission 16 |
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<tr>
<td><strong>6.12.C</strong> Evaluate the purposes, strategies, and effects of various business practices, including sales techniques.</td>
<td></td>
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<tr>
<td><strong>6.12.C.1</strong> Analyze the influence of advertising and the media on decision</td>
<td>Gen I Revolution <a href="http://www.genirevolution.org">www.genirevolution.org</a> Mission 16</td>
</tr>
</tbody>
</table>
| **6.12.C.2** Explain the consequences of business practices to individuals, families, | [www.handsonbanking.org](http://www.handsonbanking.org) – Young Adult  
Spending Smart – Be a Savvy Shopper; Getting Started - Stay Safe |
| **6.12.D** Critique sources of consumer protection and assistance including public institutions and private organizations (professionals, publications, and internet). |  |
| **6.12.D.1** Evaluate how fraudulent activities affect consumers and influence the creation of laws. | FFFL Lessons 18 & 19 |
| **6.12.D.2** Assess situations that put consumers in financial risk, such as sharing account information, identity theft, and co-signing on loans. | FFFL Lesson 19  
[www.oag.state.md.us/Consumer/edunit.htm](http://www.oag.state.md.us/Consumer/edunit.htm)  
Identity Theft  
Lessons 7 & 8  
<table>
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<tr>
<th>Standard</th>
<th>Description</th>
<th>Lesson(s)</th>
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| **6.12.D.3** | Justify why certain types of information should be secure and private. | FFFL Lesson 19  
Practical Money Skills  
| **6.12.D.4** | Explain the rights and responsibilities of buyers and sellers under consumer protection laws such as the “Credit Card Bill of Rights”. | FFFL Lesson 19 |
Protecting Marylanders in the Marketplace  
Complaining Effectively |