

Jump\$tart National Standards in K-12 Personal Finance Education, 3rd edition, 2007				
	Lesson 1 <i>Katrina Strikes</i>	Lesson 2 <i>In the Aftermath</i>	Lesson 3 <i>A Fresh Start</i>	Lesson 4 <i>Back to School</i>
Category 1: Financial Responsibility and Decision Making				
Overall Competency: Apply reliable information and systematic decision making to personal financial decisions.				
1. Take responsibility for personal financial decisions.				
2. Find and evaluate financial information from a variety of sources.				
3. Summarize major consumer protection laws.				
4. Make financial decisions by systematically considering alternatives and consequences.	X	X		X
5. Develop communication strategies for discussing financial issues				
6. Control personal information.				
Category 2: Income and Careers				
Overall Competency: Use a career plan to develop personal income potential.				
1. Explore career options.				X
2. Identify sources of personal income.	X	X		X
3. Describe factors affecting take-home pay.				
Category 3: Planning and Money Management				
Overall Competency: Organize personal finances and use a budget to manage cash flow.				
1. Develop a plan for spending and saving.				X
2. Develop a system for keeping and using financial records.				
3. Describe how to use different payment methods.	X	X	X	X
4. Apply consumer skills to purchase decisions.			X	X
5. Consider charitable giving.				
6. Develop a personal financial plan.	X			X
7. Examine the purpose and importance of a will.				

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Category 4: Credit and Debt				
Overall Competency: Maintain creditworthiness, borrow at favorable terms, and manage debt.				
1. Identify the costs and benefits of various types of credit.	X		X	
2. Explain the purpose of a credit record and identify borrowers' credit report rights.				
3. Describe ways to avoid or correct debt problems.				
4. Summarize major consumer credit laws.				
Category 5: Risk Management and Insurance				
Overall Competency: Use appropriate and cost-effective risk management strategies.				
1. Identify common types of risks and basic risk management methods.	X	X		
2. Explain the purpose and importance of property and liability insurance protection.				
3. Explain the purpose and importance of health, disability, and life insurance protection.	X	X		
Category 6: Saving and Investing				
Overall Competency: Implement a diversified investment strategy that is compatible with personal goals.				
1. Discuss how saving contributes to financial well-being.			X	X
2. Explain how investing builds wealth and helps meet financial goals.			X	X
3. Evaluate investment alternatives.				
4. Describe how to buy and sell investments.				
5. Explain how taxes affect the rate of return on investments.				
6. Investigate how agencies that regulate financial markets protect investors.				