Pre-Professional Assessment & Certification in Personal and Family Finance

Alignment to the 21st Century Student Outcomes developed by the Partnership for 21st Century Skills



Describe factors affecting take-home pay.

1C.

1D.

1E.

1F.

2B.

2C.

2E.

Core Subjects and 21st Cen Learning and Innovation S Information, Media, and To Life and Career Skills	<mark>kills</mark> echnology Skills		Global Awareness			Health Literacy	Environmental Literacy	Creativity & Innovation	Critical Thinking & Problem Solving	Communication & Collaboration	Information, Media, & Technology Skills*	Flexibility & Adaptability	Initiative & Self-Direction	Social & Cross-Cultural Skills	Productivity & Accountability	Leadership & Responsibility
	Financial Responsil	oility	and	Decision	n Ma	aking	3									
Take responsibility for personal and family financial dec needs, wants, and values.				✓			√		√	\checkmark	\checkmark		✓		√	√
Find and evaluate financial information from a variety of sources.				\checkmark	\checkmark				\checkmark		\checkmark					
Summarize major consumer protection laws.				\checkmark	\checkmark				\checkmark							
Make financial decisions by systematically considering alternatives, consequences, and the economy.				√					√			✓			√	
Develop communication strategies for addressing individual and family financial issues including needs, wants, and values.				√				√		√	√			√		
Control personal information.				√							\checkmark				\checkmark	
	Income	e and	Car	eers												
Identify the relationship of work or career goals as they goals.	relate to family			√		√							√			✓
Explore employment options for making a living.				√	\checkmark			\checkmark			√				√	
Analyze the effect of education and skills on employment.				√					√				\checkmark			
Analyze how employment choices and economic conditions affect income.				√					\checkmark				✓		\checkmark	
Identify sources of personal income.		\checkmark		√												
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Core Subjects and 21st Century Themes Learning and Innovation Skills Information, Media, and Technology Skills Life and Career Skills

Sore Subjects

Slobal Awareness

Shancial, Economic,
Business, Entrepreneurial
Literacy

Sivic Literacy

Fealth Literacy

Creativity & Innovation

Critical Thinking &
Problem Solving

Communication &
Collaboration

If ormation, Media, &
Cechnology Skills*

Sechnology Skills*

Technology Skills*

Technology Skills*

Technology Skills*

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	Planning and	l Mor	ney N	Janagem	ent											
3A.	Develop a plan for spending and saving based upon personal and family goals and values.	√		√					√			√			√	
3B.	Develop a system for keeping and using financial records and legal documents.			√							\					
3C.	Describe and analyze how to use different payments including banking services.	√		✓					✓		\checkmark					
3D.	Apply consumer skills to purchasing decisions.			\checkmark					\checkmark		\checkmark			\checkmark		
3E.	Develop a personal or family financial plan.	√		√				√	\checkmark			√	\checkmark			
3F.	Examine the purpose and importance of estate and long-term financial planning.			√					√		√					
	Cre	dit ar	ıd D	ebt												
4A.	Identify personal and family goals related to credit and debt.	\checkmark		√				√	\checkmark				\checkmark		\checkmark	
4B.	Outline responsibilities as related to obtaining and managing personal and family credit.	√		√							√				√	
4C.	Identify the costs and benefits of various types of credit.	√		✓					√		✓					
4D.	Compare types of loans used to finance a car, education expenses, and housing.	√		√							√					
4E.	Explain the purpose of a credit record and identify borrowers' credit report rights.			√							✓					√
4F.	Describe ways to avoid or correct debt problems.			√	_				\checkmark		\checkmark				\checkmark	
4G.	Summarize major consumer credit laws.	√		\checkmark	√						✓					



Core Subjects and 21st Century Themes Learning and Innovation Skills Information, Media, and Technology Skills Life and Career Skills

Core Subjects	Global Awareness	Financial, Economic, Susiness, Entrepreneurial Literacy	Civic Literacy	Health Literacy	Invironmental Literacy	Creativity & Innovation	Critical Thinking &	Communication &	information, Media, & Fechnology Skills*	Texibility & Adaptability	nitiative & Self-Direction	Social & Cross-Cultural Skills	Productivity & Accountability
Core S	Global	Financia Business Literacy	Civic I	Health	Inviro	Creativ	Critica Proble	Comm	inform Fechno	₁lexibi	mitiati	Social Skills	Produc

	Risk Management and Insurance															
5A.	Identify common types of risks and basic risk management methods.	\checkmark		√		\checkmark					✓					
5B.	Explain the purpose and importance of property and liability insurance protection as part of individual and family financial planning.	√		√							√				√	
5C.	Explain the purpose and importance of health, disability, and life insurance protection as part of individual and family financial planning.	✓		√		\checkmark					√				√	
	Saving and Investing															
6A.	Compare saving and investment options to meet various personal and family goals.	√		√					√		√	✓	√		√	
6B.	Discuss how saving and investment contributes to financial well-being and goal achievement.	✓		√				✓					√		√	
6C.	Describe alternatives for researching, purchasing and utilizing saving and investment products.	√		√	√				√	_	\checkmark					
6D.	Explain how interest rates, taxes and fees affect the return on savings and investments	√		√							√					
6E.	Investigate how agencies that regulate financial markets protect consumers.	√		√	\checkmark						✓					