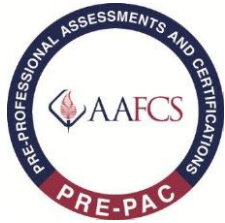


**Core Subjects and 21<sup>st</sup> Century Themes**  
**Learning and Innovation Skills**  
**Information, Media, and Technology Skills**  
**Life and Career Skills**

		Core Subjects	Global Awareness	Financial, Economic, Business, Entrepreneurial Literacy	Civic Literacy	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
<b>Planning and Money Management</b>																
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.	✓		✓					✓		✓					
3D.	Apply consumer skills to purchasing decisions.			✓					✓		✓			✓		
3E.	Develop a personal or family financial plan.	✓		✓				✓	✓			✓	✓			
3F.	Examine the purpose and importance of estate and long-term financial planning.			✓					✓		✓					
<b>Credit and Debt</b>																
4A.	Identify personal and family goals related to credit and debt.	✓		✓				✓	✓				✓		✓	
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.			✓					✓		✓				✓	
4G.	Summarize major consumer credit laws.	✓		✓	✓						✓					



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		Core Subjects	Global Awareness	Financial, Economic, Business, Entrepreneurial Literacy	Civic Literacy	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
<b>Risk Management and Insurance</b>																
5A.	Identify common types of risks and basic risk management methods.	✓		✓		✓					✓					
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.	✓		✓		✓					✓				✓	
<b>Saving and Investing</b>																
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.	✓		✓	✓				✓		✓					
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.	✓		✓	✓						✓					