

Missouri Learning Standards

The Missouri REALTORS® Educational Foundation has collaborated with the Department of Elementary and Secondary Education (DESE) to align the *It's Your Move* curriculum to meet Missouri Learning Standards. Below you will find the Personal Finance and English Languages Arts standards covered in each section.

Personal Finance Standards

SECTION ONE: Consumer Credit

- 9-12.PF.I.2.A Explain how today's choices have future consequences.
- 9-12.PF.I.2.C Analyze how choices can result in unintended consequences.
- 9-12.PF.V.1.B Compare sources of consumer credit such as credit cards, consumer loans, rent-to-own, title and payday loans.
- 9-12.PF.V.1.D Analyze various terms and conditions of credit cards and consumer loans.
- 9-12.PF.V.3.C Identify ways to avoid and/or correct credit problems.
- 9-12.PF.V.3.A Evaluate factors that affect creditworthiness including paying on time and payment history.
- 9-12.PF.V.3.B Explain the purpose and components of credit records and credit history as provided by credit bureaus.
- 9-12.PF.V.3.D Analyze why credit scores may be used by entities such as employers, landlords and insurance companies.
- 9-12.PF.III.2.C Describe effective responses to deceptive or fraudulent sales practices.
- 9-12.PF.V.3.H Explain responsibilities associated with the use of credit.
- 9-12.PF.V.3.F Explain the importance of annually verifying one's credit report.

SECTION TWO: Renting a Home

- 9-12.PF.III.1.A Differentiate between income and expenses.

SECTION THREE: Buying a Home

- 9-12.PF.I.1.A Evaluate the role of choice in decision making.
- 9-12.PF.III.4.C Analyze the costs and benefits of using or not using financial institutions and virtual exchanges.
- 9-12.PF.V.1.B Compare sources of consumer credit; credit cards, consumer loans, rent-to-own, title and payday loans.

SECTION FOUR: Selling a Home

There are no Personal Finance Missouri Learning Standards covered in this section.

English Language Arts Standards

SECTION ONE - SECTION FOUR

- 11-12.RI.1.D Explain two or more central/main ideas in a text, analyze their development throughout the text, and relate the central ideas to human nature and the world; provide an objective and concise summary of the text.
- 11-12.RI.2.B Analyze a text in which the author's point of view is not obvious and requires distinguishing what is directly stated from what is implied.
- 11-12.RI.2.D Evaluate an author's argument and reasoning for effectiveness, validity, logic, credibility, and relevance of the evidence.
- 11-12.SL.1.B Delineate a speaker's argument and claims evaluating the speaker's point of view, reasoning, stance, and evidence in order to propel conversations by posing and responding to questions that probe reasoning and evidence; ensure a hearing for a full range of positions on a topic or issue; clarify, verify, or challenge ideas and conclusions; and promote divergent and creative perspectives.