



1.4 Make financial decisions by systematically considering alternatives and consequences.	12-1.4.1 Set measurable short-term, medium-term, and long-term financial goals. 12-1.4.2 Evaluate the results of financial decisions. Apply systematic decision making to long-term goals.	Module 2, Credit: "Breathing Without Air!" Module 3, Credit Scores: "Kick Some Buck!" Module 12, Taxes: "Tax Me!"
1.5 Demonstrate communication strategies for discussing financial issues.	12-1.5.1 Compare and contrast the benefits of sharing financial goals and personal finance information with a potential partner before forming a partnership. 12-1.5.2 Describe essential elements of contract between individuals and between individuals and businesses.	Module 2, Credit: "Breathing Without Air!" Module 3, Credit Scores: "Kick Some Buck!" Module 12, Taxes: "Tax Me!"
1.6 Demonstrate strategies to control personal information.	12-1.6.1 Describe the actions a victim of identity theft needs to take to restore personal security.	Module 2, Credit: "Breathing Without Air!" Module 3, Credit Scores: "Kick Some Buck!" Module 12, Taxes: "Tax Me!"

Indiana Standards	High School Indicators (Objectives)	FoolProof Module Alignment
<p>Core Standard 2. Relating Income &amp; Careers</p> <p>Analyze how education, income, career, and life choices relate to achieving financial goals.</p> <p>2.1 Describe how career choice, education, skills, entrepreneurship, and economic conditions affect income.</p>	<p>12-2.1.1 Analyze ways economic, social, cultural, and political conditions can affect income and career potential.</p> <p>12-2.1.2 Analyze the financial risks and benefits of entrepreneurship as a career choice.</p>	<p>Module 14, College Prep: "Who Needs Money?"</p> <p>Module 17, Investing: "Pay Me While I Sleep!"</p> <p>Module 18, Retirement: "Time Travel!"</p>
<p>2.2 Identify sources of personal income.</p>	<p>12-2.2.1 Define gift, rent, interest, dividend, capital gain, tip, commission, and business profit income.</p> <p>12-2.2.2 Describe ways people in the community can benefit from local government assistance programs.</p>	<p>Module 14, College Prep: "Who Needs Money?"</p> <p>Module 17, Investing: "Pay Me While I Sleep!"</p> <p>Module 18, Retirement: "Time Travel!"</p>
<p>2.3 Explain how taxes and employee benefits relate to disposable income.</p>	<p>12-2.3.1 Analyze typical employee benefits and explains why they are a form of compensation.</p> <p>12-2.3.2 Describe benefits of employer sponsored savings plans and other options for shifting current income to the future.</p>	<p>Module 14, College Prep: "Who Needs Money?"</p> <p>Module 17, Investing: "Pay Me While I Sleep!"</p> <p>Module 18, Retirement: "Time Travel!"</p>

Indiana Standards	High School Indicators (Objectives)	FoolProof Module Alignment
<p>Core Standard 3. Planning, Managing Money Manage money effectively by developing financial goals and budgets.</p> <p>3.1 Demonstrate ability to use money management skills and strategies.</p>	<p>12-3.1.1 Create a budget a basic budget with categories for income, taxes, planned savings, and fixed and variable expenses.</p> <p>12-3.1.2 Demonstrate budgeting to manage spending and achieve financial goals.</p>	<p>Module 4, Checking &amp; Savings Accounts: "Road Trip!" Module 5, Checking &amp; Savings Accounts: "Junk in the Trunk!" Module 8, Budgeting &amp; Saving: "Burning Money" Module 9, Renting a Pad: "Moving Out" Module 10, House Buying: "Buying a Home"</p>
<p>3.2 Develop a system for keeping and using financial records.</p>	<p>12-3.2.1 Demonstrate use of a system to record income and spending for purchases, services, and taxes</p> <p>12-3.2.2 Demonstrate record keeping that utilizes a financial institutions online account management system</p>	<p>Module 4, Checking &amp; Savings Accounts: "Road Trip!" Module 5, Checking &amp; Savings Accounts: "Junk in the Trunk!" Module 8, Budgeting &amp; Saving: "Burning Money" Module 9, Renting a Pad: "Moving Out" Module 10, House Buying: "Buying a Home"</p>
<p>3.3 Analyze services of financial institutions.</p>	<p>12-3.3.1 Demonstrate skill in executing different payment methods, including cash, checks, stored-value cards, debit cards, credit cards, and electronic or online payment systems</p> <p>12-3.3.2 Demonstrate skill in basic financial tasks, including bill payments, check writing, reconciling checking and debit account statements, and monitoring printed and online account statements for accuracy.</p>	<p>Module 4, Checking &amp; Savings Accounts: "Road Trip!" Module 5, Checking &amp; Savings Accounts: "Junk in the Trunk!" Module 8, Budgeting &amp; Saving: "Burning Money" Module 9, Renting a Pad: "Moving Out" Module 10, House Buying: "Buying a Home"</p>

3.4 Apply consumer skills to purchase decisions.	12-3.4.1 Evaluate impact of external factors on spending decisions.	Module 4, Checking & Savings Accounts: "Road Trip!"
	12-3.4.2 Apply knowledge of external factors to justify a consumer buying decision.	Module 5, Checking & Savings Accounts: "Junk in the Trunk!"
	12-3.4.3 Compare the benefits and costs of owning a house versus renting a house.	Module 8, Budgeting & Saving: "Burning Money" Module 9, Renting a Pad: "Moving Out" Module 10, House Buying: "Buying a Home"
3.5 Connect the role of charitable giving, volunteer service, and philanthropy to community development and quality of life.	12-3.5.1 Demonstrate budgeting financial and other resources to make contributions to a charitable organization.	Module 4, Checking & Savings Accounts: "Road Trip!" Module 5, Checking & Savings Accounts: "Junk in the Trunk!" Module 8, Budgeting & Saving: "Burning Money" Module 9, Renting a Pad: "Moving Out" Module 10, House Buying: "Buying a Home"
3.6 Develop a personal financial plan.	12-3.6.1 Analyze ways to modify spending practices to achieve financial goals.	Module 4, Checking & Savings Accounts: "Road Trip!"
	12-3.6.2 Develop a personal financial plan that shows allocation of income, spending, saving/ investing, and sharing/giving over a year-long time span.	Module 5, Checking & Savings Accounts: "Junk in the Trunk!"
	12-3.6.3 Analyze a plan to secure funding for a financial goal.	Module 8, Budgeting & Saving: "Burning Money" Module 9, Renting a Pad: "Moving Out" Module 10, House Buying: "Buying a Home"

3.7 Examine the purpose and value of estate planning.	12-3.7.1 Contrast a will, a "living will" and other ways an estate can be transferred.	Module 4, Checking & Savings Accounts: "Road Trip!" Module 5, Checking & Savings Accounts: "Junk in the Trunk!" Module 8, Budgeting & Saving: "Burning Money" Module 9, Renting a Pad: "Moving Out" Module 10, House Buying: "Buying a Home"
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Indiana Standards	High School Indicators (Objectives)	FoolProof Module Alignment
<p>Core Standard 4. Managing Credit &amp; Debt Manage credit and debt to remain both creditworthy and financially secure.</p> <p>4.1 Analyze the costs and benefits of using various types of credit.</p>	<p>12-4.1.1 Calculate the cost of borrowing a set amount of money using various types of credit.</p> <p>12-4.1.2 Explain how grace periods, methods of calculating interest, and fees affect borrowing costs.</p> <p>12-4.1.3 Apply systematic decision making to identify the most cost effective option for making a major purchase.</p>	<p>Module 1, The Free Enterprise System: "When it Hits the Fan!"</p> <p>Module 2, Credit: "Breathing Without Air!"</p> <p>Module 6, Credit Cards: "Sucker Punch!"</p> <p>Module 7, Credit Cards: "Boxing Practice" (Practical guided practice Module 6)</p> <p>Module 16, Bankruptcy: "Broke!"</p>
<p>4.2 Analyze factors that influence establishing and maintaining a good credit rating.</p>	<p>12-4.2.1 Explain how a credit report affects creditworthiness and the cost of credit.</p> <p>12-4.2.2 Describe ways a negative credit report affect a consumer's financial future and steps to take to improve it.</p>	<p>Module 1, The Free Enterprise System: "When it Hits the Fan!"</p> <p>Module 2, Credit: "Breathing Without Air!"</p> <p>Module 6, Credit Cards: "Sucker Punch!"</p> <p>Module 7, Credit Cards: "Boxing Practice" (Practical guided practice Module 6)</p> <p>Module 16, Bankruptcy: "Broke!"</p>
<p>4.3 Analyze methods and benefits of avoiding or correcting credit and debt problems.</p>	<p>12-4.3.1 Describe debtors' and creditors' rights related to wage garnishing and repossession when an overdue debt is not paid.</p> <p>12-4.3.2 Describe possible consequences of excessive debt.</p>	<p>Module 1, The Free Enterprise System: "When it Hits the Fan!"</p> <p>Module 2, Credit: "Breathing Without Air!"</p> <p>Module 6, Credit Cards: "Sucker Punch!"</p> <p>Module 7, Credit Cards: "Boxing Practice" (Practical guided practice Module 6)</p> <p>Module 16, Bankruptcy: "Broke!"</p>

4.4 Analyze major consumer credit laws	12-4.4.1 Analyze online and printed resources for up-to-date information about consumer credit rights.	Module 1, The Free Enterprise System: "When it Hits the Fan!" Module 2, Credit: "Breathing Without Air!" Module 6, Credit Cards: "Sucker Punch!" Module 7, Credit Cards: "Boxing Practice" (Practical guided practice Module 6) Module 16, Bankruptcy: "Broke!"
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Indiana Standards	High School Indicators (Objectives)	FoolProof Module Alignment
<p>Core Standard 5. Risk Management &amp; Insurance</p> <p>Analyze the features of insurance, its role in balancing risk and benefits in financial planning.</p> <p>5.1 Analyze the nature of personal financial risk and the importance of protecting against financial loss.</p>	<p>12-5.1.1 Describe ways people can manage risk through avoidance, reduction, retention, and transfer.</p> <p>12-5.1.2 Analyze various insurance policies according to their deductibles.</p>	<p>Module 15, Insurance: "Don't Forget the Parachute!"</p>
<p>5.2 Analyze the need for and value of various types of insurance across stages of the life cycle.</p>	<p>12-5.2.1 Analyze the amount of coverage a person needs for health, property, life, disability, and liability insurance.</p> <p>12-5.2.2 Compare the costs of auto insurance for the same vehicle, given two different deductibles and two different liability coverage limits.</p> <p>12-5.2.3 Analyze factors that can reduce or increase insurance costs</p>	<p>Module 15, Insurance: "Don't Forget the Parachute!"</p>
<p>5.3 Apply concepts related to financial risk, protection from loss, and financial planning.</p>	<p>12-5.3.1 Compare various programs that provide financial assistance for income loss due to illness, disability, or premature death.</p> <p>12-5.3.2 Recommend insurance that protects one from the risks a young adult might face.</p>	<p>Module 15, Insurance: "Don't Forget the Parachute!"</p>

Indiana Standards	High School Indicators (Objectives)	FoolProof Module Alignment
<p>Core Standard 6. Saving &amp; Investing Analyze saving and investing to build long-term financial security and wealth.</p> <p>6.1 Explain how saving contributes to financial wellbeing.</p>	<p>12-6.1.1 Compare saving strategies, including "pay yourself first," payroll deduction, and comparison shopping to spend less.</p> <p>12.6.1.2 Compare the interest generated by simple and compound interest at various rates.</p>	<p>Module 8, Budgeting &amp; Saving: "Burning Money"</p> <p>Module 17, Investing: "Pay Me While I Sleep!"</p> <p>Module 18, Retirement: "Time Travel!"</p>
<p>6.2 Apply strategies for creating wealth and building assets.</p>	<p>12-6.2.1 Compare various investing strategies for their potential to build wealth.</p> <p>12-6.2.2 Analyze an investment utilizing the principles of time value of money.</p> <p>12-6.2.3 Calculate the end value of lump sum and periodic investments.</p>	<p>Module 8, Budgeting &amp; Saving: "Burning Money"</p> <p>Module 17, Investing: "Pay Me While I Sleep!"</p> <p>Module 18, Retirement: "Time Travel!"</p>
<p>6.3 Compare investment alternatives.</p>	<p>12-6.3.1 Analyze the benefits of various investments options in the current economy.</p> <p>12-6.3.2 Analyze an investment utilizing principles of inflation.</p>	<p>Module 8, Budgeting &amp; Saving: "Burning Money"</p> <p>Module 17, Investing: "Pay Me While I Sleep!"</p> <p>Module 18, Retirement: "Time Travel!"</p>
<p>6.4 Describe how to buy and sell investments.</p>	<p>12-6.4.1 Compare advantages and disadvantages of buying and selling investments through various channels, including financial advisors, investment clubs, and online brokers.</p> <p>12-6.4.2 Compare the investment objectives and historical rates of return of various stocks and mutual funds.</p>	<p>Module 8, Budgeting &amp; Saving: "Burning Money"</p> <p>Module 17, Investing: "Pay Me While I Sleep!"</p> <p>Module 18, Retirement: "Time Travel!"</p>
<p>6.5 Analyze factors that affect the rate of return on investments.</p>	<p>12-6.5.1 Analyze the rate of return on investments using time value of money and economic conditions as factors.</p> <p>12-6.5.2 Calculate the amount of taxes on investments and income tax-free earnings.</p>	<p>Module 8, Budgeting &amp; Saving: "Burning Money"</p> <p>Module 17, Investing: "Pay Me While I Sleep!"</p> <p>Module 18, Retirement: "Time Travel!"</p>

6.6 Analyze how agencies that regulate financial markets protect investors.	12-6.6.1 Analyze risk to various deposits base on deposit insurance.	Module 8, Budgeting & Saving: "Burning Money"
	12-6.6.2 Identify additional services and benefits of the Indiana Securities Commission and other federal and state regulators.	Module 17, Investing: "Pay Me While I Sleep!" Module 18, Retirement: "Time Travel!"