

# GEORGIA

CORRELATION OF STANDARDS WITH

**GOODHEART-WILLCOX**

**MATH FOR FINANCIAL LITERACY** ©2013

BY **TODD KNOWLTON AND PAUL GRAY**

Course: Mathematical Money Management		
Standard		Correlating Pages
Standard Topic: Earning Money		
1	Calculates total time worked from a timecard	<p><b>Student Edition:</b>            pg. 36–40            Chapter Review Section 1.1            Checkpoint 1.1            Data File 1-2 Completing a Timecard            See It/Check It Example 1-1A, 1-1B, 1-1D            Special Feature Teamwork, pg. 54</p> <p><b>Instructor's Edition:</b>            pg. 36–40            Chapter Review Section 1.1            Checkpoint 1.1            Data File 1-2 Completing a Timecard            See It/Check It Example 1-1A, 1-1B, 1-1D            Special Feature Teamwork, pg. 54</p>
2	Calculates regular time and overtime pay, total pay for piecework, gross pay based on hourly wages plus tips, salary, straight commission, and salary plus commission.	<p><b>Student Edition:</b>            pg. 36–40, 41–43, 46–49, 161–163            Chapter Review Section 1.1, 1.2, 1.3            Checkpoint 1.1, 1.2, 1.3            Data File 1-2 Completing a Timecard, 1-3 Calculating Wages, 1-4 Calculating Commissions, 5-3            Calculating Tips            See It/Check It Example 1-1A, 1-1B, 1-1D, 1-2A, 1-2B, 1-3A, 1-3B            Special Feature FYI, pg. 41, 74, 161            Special Feature Teamwork, pg. 54</p> <p><b>Instructor's Edition:</b>            pg. 36–40, 41–43, 46–49, 161–163            Chapter Review Section 1.1, 1.2, 1.3            Checkpoint 1.1, 1.2, 1.3            Data File 1-2 Completing a Timecard, 1-3 Calculating Wages, 1-4 Calculating Commissions, 5-3            Calculating Tips            See It/Check It Example 1-1A, 1-1B, 1-1D, 1-2A, 1-2B, 1-3A, 1-3B            Special Feature FYI, pg. 41, 74, 161            Special Feature Teamwork, pg. 54</p>
3	Computes net pay, taking into account federal, state, and local taxes, social security, and any miscellaneous deductions.	<p><b>Student Edition:</b>            pg. 59–69, 72–73, 91–96            Chapter Review Section 2.1            Checkpoint 2.1, 3.1            Data File 2-1 Completing a W-4, 2-2 Calculating Federal Income Taxes, 2-3 Calculating State Income Taxes            Figure 2-1, 2-2, 2-3, 2-4, 2-5, 3-1, 3-2,            See It/Check It Example 2-1A, 2-1B, 2-1C, 2-1D, 2-1E, 2-1F, 2-2A, 3-1A, 3-1B            Special Feature Financial Smart\$, pg. 60            Special Feature FYI, pg. 59, 61, 65</p>

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		<p>Special Feature Money Matters, pg. 90</p> <p><b>Instructor's Edition:</b> pg. 59–69, 72–73, 91–96 Chapter Review Section 2.1 Checkpoint 2.1, 3.1 Data File 2-1 Completing a W-4, 2-2 Calculating Federal Income Taxes, 2-3 Calculating State Income Taxes Figure 2-1, 2-2, 2-3, 2-4, 2-5, 3-1, 3-2, See It/Check It Example 2-1A, 2-1B, 2-1C, 2-1D, 2-1E, 2-1F, 2-2A, 3-1A, 3-1B Special Feature Financial Smart\$, pg. 60 Special Feature FYI, pg. 59, 61, 65 Special Feature Money Matters, pg. 90</p>
<b>Standard Topic: Budgeting</b>		
1	Identifies and compares various pay periods.	<p><b>Student Edition:</b> pg. 42–45 See It/Check It Example 1-2B</p> <p><b>Instructor's Edition:</b> pg. 42–45 See It/Check It Example 1-2B</p>
2	Explores and compares various methods of personal record keeping.	<p><b>Student Edition:</b> pg. 130, 132, 183–184 Checkpoint 4.2 Data File 6-1 Tracking Your Spending Figure 4-3, 6-1, 6-2 See It/Check It Example 4-2B, 4-2C, 4-2D, 6-1A Special Feature Financial Smart\$, pg. 183 Special Feature FYI, pg. 130, 184</p> <p><b>Instructor's Edition:</b> pg. 130, 132, 183–184 Checkpoint 4.2 Data File 6-1 Tracking Your Spending Figure 4-3, 6-1, 6-2 See It/Check It Example 4-2B, 4-2C, 4-2D, 6-1A Special Feature Financial Smart\$, pg. 183 Special Feature FYI, pg. 130, 184</p>
3	Demonstrates an awareness of how income and personal goals affect financial planning and decisions.	<p><b>Student Edition:</b> pg. 183–184, 185–189, 206–210 Chapter Review Section 6.1, 6.3 Checkpoint 6.1, 6.3 Data File 6-1 Tracking Your Spending, Data File 6-2 Creating a Budget, 6-4 Creating Circle Graphs Figure 6-2, 6-6 See It/Check It Example 6-1A, 6-1B, 6-3A, 6-3B, Special Feature Financial Smart\$, pg. 189 Special Feature FYI, pg. 187, 207 Special Feature Teamwork, pg. 214</p> <p><b>Instructor's Edition:</b> pg. 183–184, 185–189, 206–210 Chapter Review Section 6.1, 6.3</p>

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		<p>Checkpoint 6.1, 6.3            Data File 6-1 Tracking Your Spending, Data File 6-2 Creating a Budget, 6-4 Creating Circle Graphs            Figure 6-2, 6-6            See It/Check It Example 6-1A, 6-1B, 6-3A, 6-3B,            Special Feature Financial Smart\$, pg. 189            Special Feature FYI, pg. 187, 207            Special Feature Teamwork, pg. 214</p>
4	<p>Describes process of opening a checking and/or savings account, making deposits, and withdrawals.</p>	<p><b>Student Edition:</b>            pg. 121–124, 128–129, 130, 132            Chapter Review Section 4.1, 4.2            Checkpoint 4.1, 4.2            Data File 4-1 Completing an Application for a Bank Account, 4-2 Filling out a Deposit Slip, 4-3            Completing a Check Register, 4-4 Investigating Bank Accounts            Figure 4-1, 4-3            See It/Check It Example 4-1A, 4-2A, 4-2B, 4-2C, 4-2D            Special Feature FYI pg. 121, 122, 128, 129            Special Feature Teamwork, pg. 150  <b>Instructor’s Edition:</b>            pg. 121–124, 128–129, 130, 132            Chapter Review Section 4.1, 4.2            Checkpoint 4.1, 4.2            Data File 4-1 Completing an Application for a Bank Account, 4-2 Filling out a Deposit Slip, 4-3            Completing a Check Register, 4-4 Investigating Bank Accounts            Figure 4-1, 4-3            See It/Check It Example 4-1A, 4-2A, 4-2B, 4-2C, 4-2D            Special Feature FYI pg. 121, 122, 128, 129            Special Feature Teamwork, pg. 150</p>
5	<p>Reconciles a checking account, given a sample bank statement and a check register.</p>	<p><b>Student Edition:</b>            pg. 130, 132            Checkpoint 4.2            Data File 4-2 Filling out a Deposit Slip, 4-3            Completing a Check Register            Figure 4-3            See It/Check It Example 4-2B, 4-2C, 4-2D            Special Feature FYI, pg. 130  <b>Instructor’s Edition:</b>            pg. 130, 132            Checkpoint 4.2            Data File 4-2 Filling out a Deposit Slip, 4-3            Completing a Check Register            Figure 4-3            See It/Check It Example 4-2B, 4-2C, 4-2D            Special Feature FYI, pg. 130</p>
<p><b>Standard Topic: Banking</b></p>		

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1	Compares various banking institutions (banks, credit unions, and savings and loans) and services provided by each.	<p><b>Student Edition:</b>            pg. 121–122,            Data File 4-4 Investigating Bank Accounts            Special Feature FYI, pg. 121            Special Feature Reinforce Your Understanding, pg. 153            Special Feature Teamwork, pg. 150, 296</p> <p><b>Instructor’s Edition:</b>            pg. 121–122,            Data File 4-4 Investigating Bank Accounts            Special Feature FYI, pg. 121            Special Feature Reinforce Your Understanding, pg. 153            Special Feature Teamwork, pg. 150, 296</p>
<b>Standard Topic: Housing</b>		
1	Determines the percentage of income available for monthly rent or mortgage payment.	<p><b>Student Edition:</b>            Special Feature FYI, pg. 308</p> <p><b>Instructor’s Edition:</b>            Special Feature FYI, pg. 308</p>
2	Investigates costs associated with renting, such as deposits required and renter's insurance premium.	<p><b>Student Edition:</b>            pg. 185–187, 189–190, 301–303, 304–305            Chapter Review Section 9.1            Checkpoint 6.1            Checkpoint 9.1            Data File 9-3 Researching an Apartment, 9-4            Completing an Application for Rental Property            Figure 6-2, 6-3, 6-4            See It/Check It Example 9-1A, 9-1B, 9-1C, 9-1D            Special Feature Financial Smart\$, pg. 302            Special Feature FYI, pg. 301, 303</p> <p><b>Instructor’s Edition:</b>            pg. 185–187, 189–190, 301–303, 304–305            Chapter Review Section 9.1            Checkpoint 6.1            Checkpoint 9.1            Data File 9-3 Researching an Apartment, 9-4            Completing an Application for Rental Property            Figure 6-2, 6-3, 6-4            See It/Check It Example 9-1A, 9-1B, 9-1C, 9-1D            Special Feature Financial Smart\$, pg. 302            Special Feature FYI, pg. 301, 303</p>
3	Computes the amount of down payment required to purchase a house/condominium and the price that can be afforded for a given income.	<p><b>Student Edition:</b>            pg. 276–277, 309            Chapter Review Section 8.2, 9.2            Checkpoint 8.2, 9.2            Data File 9-1 Using An Online Mortgage Calculator,            9-2 Estimating Mortgage Payments            See It/Check It Example 8-2B, 9-2A            Special Feature FYI, pg. 277, 308            Special Feature Financial Smart\$, pg. 277</p> <p><b>Instructor’s Edition:</b></p>

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		<p>pg. 276–277, 309 Chapter Review Section 8.2, 9.2 Checkpoint 8.2, 9.2 Data File 9-1 Using An Online Mortgage Calculator, 9-2 Estimating Mortgage Payments See It/Check It Example 8-2B, 9-2A Special Feature FYI, pg. 277, 308 Special Feature Financial Smart\$, pg. 277</p>
4	Calculates monthly mortgage payment and monthly escrow amount.	<p><b>Student Edition:</b> pg. 308, 312–316, 322–328 Chapter Review Section 9.2, 9.3 Checkpoint 9.2, 9.3 Data File 9-1 Using An Online Mortgage Calculator, 9-2 Estimating Mortgage Payments See It/Check It Example 9-2C, 9-2D, 9-2E, 9-3A, 9-3B, 9-3C, 9-3D Special Feature Financial Smart\$, pg. 327 Special Feature FYI, pg. 312, 325 <b>Instructor’s Edition:</b> pg. 308, 312–316, 322–328 Chapter Review Section 9.2, 9.3 Checkpoint 9.2, 9.3 Data File 9-1 Using An Online Mortgage Calculator, 9-2 Estimating Mortgage Payments See It/Check It Example 9-2C, 9-2D, 9-2E, 9-3A, 9-3B, 9-3C, 9-3D Special Feature Financial Smart\$, pg. 327 Special Feature FYI, pg. 312, 325</p>
5	Calculates total interest paid on the loan.	<p><b>Student Edition:</b> pg. 322–325, 339–340 Chapter Review Section 9.3, 10.1 Checkpoint 9.3, 10.1 Figure 8-2, 9-1 See It/Check It Example 9-3A, 9-3B, 10-1D <b>Instructor’s Edition:</b> pg. 322–325, 339–340 Chapter Review Section 9.3, 10.1 Checkpoint 9.3, 10.1 Figure 8-2, 9-1 See It/Check It Example 9-3A, 9-3B, 10-1D</p>
6	Estimates the closing costs associated with buying a house.	<p><b>Student Edition:</b> pg. 310–311 Chapter Review Section 9.2 Checkpoint 9.2 See It/Check It Example 9-2B <b>Instructor’s Edition:</b> pg. 310–311 Chapter Review Section 9.2 Checkpoint 9.2 See It/Check It Example 9-2B</p>
7	Computes utility costs.	<p><b>Student Edition:</b></p>

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		<p>pg. 185–189, 316–318            Chapter Review Section 6.1, 9.2            Checkpoint 6.1, 9.2            Figure 6-3, Figure 6-4            See It/Check It Example 6-1B, 6-1C, 9-2F, 9-2G, 9-2H</p> <p><b>Instructor’s Edition:</b>            pg. 185–189, 316–318            Chapter Review Section 6.1, 9.2            Checkpoint 6.1, 9.2            Figure 6-3, Figure 6-4            See It/Check It Example 6-1B, 6-1C, 9-2F, 9-2G, 9-2H</p>
8	Compares and contrasts efficiency ratings for large and small appliances.	<p><b>Student Edition:</b>            pg. 185–189, 316–318            Chapter Review Section 6.1, 9.2            Checkpoint 6.1, 9.2            Figure 6-3, Figure 6-4            See It/Check It Example 6-1B, 6-1C, 9-2F, 9-2G, 9-2H</p> <p><b>Instructor’s Edition:</b>            pg. 185–189, 316–318            Chapter Review Section 6.1, 9.2            Checkpoint 6.1, 9.2            Figure 6-3, Figure 6-4            See It/Check It Example 6-1B, 6-1C, 9-2F, 9-2G, 9-2H</p>
9	Determines services provided by the local telephone companies and related costs.	<p><b>Student Edition:</b>            pg. 173            See It/Check It Example 5-3B</p> <p><b>Instructor’s Edition:</b>            pg. 173            See It/Check It Example 5-3B</p>
10	Compares services available from long distance telephone providers.	<p><b>Student Edition:</b>            pg. 173            See It/Check It Example 5-3B</p> <p><b>Instructor’s Edition:</b>            pg. 173            See It/Check It Example 5-3B</p>
11	Compares services and related costs of cable and Internet companies.	<p><b>Student Edition:</b>            pg. 185–189, 316–318            Chapter Review Section 6.1, 9.2            Checkpoint 6.1, 9.2            Figure 6-3, Figure 6-4            See It/Check It Example 6-1B, 6-1C, 9-2F, 9-2G, 9-2H</p> <p><b>Instructor’s Edition:</b>            pg. 185–189, 316–318            Chapter Review Section 6.1, 9.2            Checkpoint 6.1, 9.2            Figure 6-3, Figure 6-4</p>

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		See It/Check It Example 6-1B, 6-1C, 9-2F, 9-2G, 9-2H
12	Identifies advantages and disadvantages of property ownership.	<b>Student Edition:</b> Special Feature Teamwork, pg. 330 <b>Instructor's Edition:</b> Special Feature Teamwork, pg. 330
<b>Standard Topic: Taxes</b>		
1	Solves problems related to taxes by computing state, federal, and local income taxes, property taxes, social security tax, and estate and inheritance taxes.	<b>Student Edition:</b> pg. 59–70 Checkpoint 2.1 Data File 2-1 Completing a W-4, 2-2 Calculating Federal Income Taxes, 2-3 Calculating State Income Taxes Figure 2-1, 2-2, 2-3, 2-4, 2-5 See It/Check It Example 2-1A, 2-1B, 2-1C, 2-1D, 2-1F Special Feature FYI, pg. 61, 65 <b>Instructor's Edition:</b> pg. 59–70 Checkpoint 2.1 Data File 2-1 Completing a W-4, 2-2 Calculating Federal Income Taxes, 2-3 Calculating State Income Taxes Figure 2-1, 2-2, 2-3, 2-4, 2-5 See It/Check It Example 2-1A, 2-1B, 2-1C, 2-1D, 2-1F Special Feature FYI, pg. 61, 65
2	Completes federal (1040EZ and 1040A) and state income tax forms for given data.	<b>Student Edition:</b> pg. 91–97 Chapter Review Section 3.1 Checkpoint 3.1 Data File 2-2 Calculating Federal Income Taxes, 2-3 Calculating State Income Taxes, 3-2 Completing a 1040EZ, 3-4 Completing a 1040A Figure 3-1, 3-2, 3-3, 3-4 Special Feature FYI, pg. 93, 97 <b>Instructor's Edition:</b> pg. 91–97 Chapter Review Section 3.1 Checkpoint 3.1 Data File 2-2 Calculating Federal Income Taxes, 2-3 Calculating State Income Taxes, 3-2 Completing a 1040EZ, 3-4 Completing a 1040A Figure 3-1, 3-2, 3-3, 3-4 Special Feature FYI, pg. 93, 97
<b>Standard Topic: Purchasing</b>		
1	Identifies various means used to sell products and services, such as advertising and promotions.	<b>Student Edition:</b> pg. 158, 160, 175–176 Chapter Review 5.1, 5.3 Checkpoint 5.1, 5.3 See It/Check It Example 5-1C, 5-1D, 5-1E, 5-3C, 5-

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		<p>3C Special Feature FYI, pg. 159, 162 Special Feature Teamwork, pg. 178 <b>Instructor's Edition:</b> pg. 158, 160, 175–176 Chapter Review 5.1, 5.3 Checkpoint 5.1, 5.3 See It/Check It Example 5-1C, 5-1D, 5-1E, 5-3C, 5-3C Special Feature FYI, pg. 159, 162 Special Feature Teamwork, pg. 178</p>
2	Explores instances of deceptive advertising, deceptive packaging, hard-sell tactics, and masked credit practices (rent-to-own, deferred interest).	<p><b>Student Edition:</b> Special Feature Teamwork, pg. 178 (hard-sell tactics) <b>Instructor's Edition:</b> Special Feature Teamwork, pg. 178 (hard-sell tactics)</p>
3	Computes sales tax, total purchase price, and change received in a cash purchase.	<p><b>Student Edition:</b> pg. 156–158, 164 Chapter Review Section 5.1, 5.2 Checkpoint 5.1, 5.2 Data File 5-1 Calculating Sales Tax See It/Check It Example 5-1A, 5-1B, 5-2A <b>Instructor's Edition:</b> pg. 156–158, 164 Chapter Review Section 5.1, 5.2 Checkpoint 5.1, 5.2 Data File 5-1 Calculating Sales Tax See It/Check It Example 5-1A, 5-1B, 5-2A</p>
4	Examines advantages and disadvantages of extended warranties.	<p><b>Student Edition:</b> pg. 174–175, 350 Special Feature Financial Smart\$, pg. 174, 350 Special Feature FYI, pg. 175 <b>Instructor's Edition:</b> pg. 174–175, 350 Special Feature Financial Smart\$, pg. 174, 350 Special Feature FYI, pg. 175</p>
5	Calculates discount, successive discounts, and sale price of an item.	<p><b>Student Edition:</b> pg. 158–160 Chapter Review 5.1 Checkpoint 5.1 See It/Check It Example 5-1C, 5-1D, 5-1E Special Feature FYI, pg. 159 <b>Instructor's Edition:</b> pg. 158–160 Chapter Review 5.1 Checkpoint 5.1 See It/Check It Example 5-1C, 5-1D, 5-1E Special Feature FYI, pg. 159</p>
6	Compares unit-price to do comparison-shopping and determine the better buy.	<p><b>Student Edition:</b> pg. 163, 171</p>



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		See It/Check It Example 5-3A Special Feature FYI, pg. 162 <b>Instructor's Edition:</b> pg. 163, 171 See It/Check It Example 5-3A Special Feature FYI, pg. 162
7	Fills out a catalog order form and calculates the total cost.	<b>Student Edition:</b> Data File 5-2 Completing an Online Catalog Form Special Feature Reinforce Your Understanding, pg. 181 <b>Instructor's Edition:</b> Data File 5-2 Completing an Online Catalog Form Special Feature Reinforce Your Understanding, pg. 181
8	Compares various credit plans (including layaway) to determine best choice for the specific need.	<b>Student Edition:</b> pg. 165–169 Chapter Review Section 5.2 Checkpoint 5.2 Example 5-2B, Example 5-2C <b>Instructor's Edition:</b> pg. 165–169 Chapter Review Section 5.2 Checkpoint 5.2 Example 5-2B, Example 5-2C
9	Computes the finance charge for a charge account/credit card by unpaid balance method and average daily balance method.	<b>Student Edition:</b> pg. 235–240 Chapter Review Section 7.2 Checkpoint 7.2 Data File 7-4 Calculating Finance Charges Figure 7-2 See It/Check It Example 7-2A, 7-2B, 7-2C, 7-2D, 7-2E Special Feature FYI, pg. 241 <b>Instructor's Edition:</b> pg. 235–240 Chapter Review Section 7.2 Checkpoint 7.2 Data File 7-4 Calculating Finance Charges Figure 7-2 See It/Check It Example 7-2A, 7-2B, 7-2C, 7-2D, 7-2E Special Feature FYI, pg. 241
10	Calculates the finance charge and monthly payment on an installment plan.	<b>Student Edition:</b> pg. 235–240, 274–280, 298 Chapter Review Section 7.2, 8.2 Checkpoint 7.2, 8.2 Data File 7-4 Calculating Finance Charges Figure 7-2 See It/Check It Example 7-2A, 7-2B, 7-2C, 7-2D, 7-2E, 8-2A, 8-2B, 8-2C Special Feature Financial Smart\$, pg. 277

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		<p>Special Feature FYI, pg. 241</p> <p><b>Instructor's Edition:</b> pg. 235–240, 274–280, 298 Chapter Review Section 7.2, 8.2 Checkpoint 7.2, 8.2 Data File 7-4 Calculating Finance Charges Figure 7-2 See It/Check It Example 7-2A, 7-2B, 7-2C, 7-2D, 7-2E, 8-2A, 8-2B, 8-2C Special Feature Financial Smart\$, pg. 277 Special Feature FYI, pg. 241</p>
11	Explains advantages and disadvantages of using a credit card.	<p><b>Student Edition:</b> pg. 227–228, 250, 252, 253 Chapter Review Section 7.3 Checkpoint 7.3 Data File 7-2 Evaluating Your Three C's of Credit See It/Check It Example 7-3A, 7-3B, 7-3C</p> <p><b>Instructor's Edition:</b> pg. 227–228, 250, 252, 253 Chapter Review Section 7.3 Checkpoint 7.3 Data File 7-2 Evaluating Your Three C's of Credit See It/Check It Example 7-3A, 7-3B, 7-3C</p>
12	Calculates costs related to buying and owning a car, including various types of insurance.	<p><b>Student Edition:</b> pg. 347–353 Chapter Review Section 10.2 Checkpoint 10.2 Data File 1-1 Estimating Annual Gallons of Gas Purchased, 10-2 Completing an Application for a Car Loan, 10-3 Researching Car Values, 10-4 Calculating the Cost of Owning a Car Figure 10-1 See It/Check It Example 10-2A, 10-2B, 10-2C Special Feature Financial Smart\$, pg. 350 Special Feature FYI, pg. 348 Special Feature Teamwork, pg. 354</p> <p><b>Instructor's Edition:</b> pg. 347–353 Chapter Review Section 10.2 Checkpoint 10.2 Data File 1-1 Estimating Annual Gallons of Gas Purchased, 10-2 Completing an Application for a Car Loan, 10-3 Researching Car Values, 10-4 Calculating the Cost of Owning a Car Figure 10-1 See It/Check It Example 10-2A, 10-2B, 10-2C Special Feature Financial Smart\$, pg. 350 Special Feature FYI, pg. 348 Special Feature Teamwork, pg. 354</p>
13	Explains advantages and disadvantages of owning or leasing a vehicle.	<p><b>Student Edition:</b> pg. 335–346</p>

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		<p>Checkpoint 10.1            Data File 10-4 Calculating the Cost of Owning a Car            See It/Check It Example 10-1A, 10-1B, 10-1D, 10-1E, 10-1F, 10-1G            Special Feature Financial Smart\$, pg. 340            Special Feature FYI, pg. 341, 344            Special Feature Money Matters, pg. 334  <b>Instructor's Edition:</b>            pg. 335–346            Checkpoint 10.1            Data File 10-4 Calculating the Cost of Owning a Car            See It/Check It Example 10-1A, 10-1B, 10-1D, 10-1E, 10-1F, 10-1G            Special Feature Financial Smart\$, pg. 340, 344            Special Feature FYI, pg. 341, 344            Special Feature Money Matters, pg. 334</p>
<b>Standard Topic: Savings and Investments</b>		
1	Compares and contrasts savings accounts, money market accounts, certificates of deposit, savings bonds, stocks, and IRAs.	<p><b>Student Edition:</b>            pg. 122, 138–149, 377–378, 379–382, 429            Chapter Review Section 11.3            Checkpoint 11.3            See It/Check It Example 11-3A, 11-3B, 13-2A            Special Feature FYI pg. 429, 430  <b>Instructor's Edition:</b>            pg. 122, 138–149, 377–378, 379–382, 429            Chapter Review Section 11.3            Checkpoint 11.3            See It/Check It Example 11-3A, 11-3B, 13-2A            Special Feature FYI pg. 429, 430</p>
2	Identifies sources of retirement income and map out a sample plan for retirement income.	<p><b>Student Edition:</b>            pg. 429–437, 477–483            Chapter Review Section 13.2            Checkpoint 13.2            Data File 13-1 Calculating Income from an Annuity, 13-2 Researching Inflation, 13-3 Writing a Will, 13-4 Investigating a Roth Account            Figure 13-2            Financial Literacy Simulation Stage 4: Retirement Years            Financial Literacy Summative Exercise: Retirement Years            See It/Check It Example 13-2A, 13-2B, 13-2C, 13-2D            Special Feature Financial Smart\$, pg. 432            Special Feature FYI pg. 429, 430, 431, 433  <b>Instructor's Edition:</b>            pg. 429–437, 477–483            Chapter Review Section 13.2            Checkpoint 13.2            Data File 13-1 Calculating Income from an Annuity, 13-2 Researching Inflation, 13-3 Writing a Will, 13-4 Investigating a Roth Account</p>

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		<p>Figure 13-2 Financial Literacy Simulation Stage 4: Retirement Years Financial Literacy Summative Exercise: Retirement Years See It/Check It Example 13-2A, 13-2B,13-2C,13-2D Special Feature Financial Smart\$, pg. 432 Special Feature FYI pg. 429, 430, 431, 433</p>
3	Solves problems related to the purchase of, deposits made to, and withdrawals from any of the topics discussed in #39.	<p><b>Student Edition:</b> pg. 429–437, 477–483 Chapter Review Section 13.2 Checkpoint 13.2 Data File 13-1 Calculating Income from an Annuity, 13-2 Researching Inflation, 13-3 Writing a Will, 13-4 Investigating a Roth Account Figure 13-2 Financial Literacy Simulation Stage 4: Retirement Years Financial Literacy Summative Exercise: Retirement Years See It/Check It Example 13-2A, 13-2B,13-2C,13-2D Special Feature Financial Smart\$, pg. 432 Special Feature FYI pg. 429, 430, 431, 433</p> <p><b>Instructor’s Edition:</b> pg. 429–437, 477–483 Chapter Review Section 13.2 Checkpoint 13.2 Data File 13-1 Calculating Income from an Annuity, 13-2 Researching Inflation, 13-3 Writing a Will, 13-4 Investigating a Roth Account Figure 13-2 Financial Literacy Simulation Stage 4: Retirement Years Financial Literacy Summative Exercise: Retirement Years See It/Check It Example 13-2A, 13-2B,13-2C,13-2D Special Feature Financial Smart\$, pg. 432 Special Feature FYI pg. 429, 430, 431, 433</p>
4	Calculates simple and compound interest.	<p><b>Student Edition:</b> pg. 121, 141–149, 264–272, 274–276 Chapter Review Section 4.3, 8.1, 8.2 Checkpoint 4.3, 8.1, 8.2 See It/Check It Example 4-3B, 4-3C4-3D, 4-3E, 8-1A, 8-1B, 8-1C, 8-1D, 8-1E, 8-1F, 8-1G, 8-2A Special Feature Financial Smart\$, pg. 270 Special Feature FYI, pg. 269</p> <p><b>Instructor’s Edition:</b> pg. 121, 141–149, 264–272, 274–276 Chapter Review Section 4.3, 8.1, 8.2 Checkpoint 4.3, 8.1, 8.2 See It/Check It Example 4-3B, 4-3C4-3D, 4-3E, 8-1A,</p>

# GEORGIA

CORRELATION OF STANDARDS WITH

## GOODHEART-WILLCOX

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BY TODD KNOWLTON AND PAUL GRAY

		8-1B, 8-1C, 8-1D, 8-1E, 8-1F, 8-1G, 8-2A Special Feature Financial Smart\$, pg. 270 Special Feature FYI, pg. 269
<b>Standard Topic: Insurance</b>		
1	Computes health insurance premiums and expenses incurred when a claim is filed.	<b>Student Edition:</b> pg. 402–411 Chapter Review Section 12.2 Checkpoint 12.2 Figure 12-2 See It/Check It Example 12-2A, 12-2B, 12-2C, 12-2D, 12-2E, 12-2F Special Feature Financial Smart\$, pg. 409 Special Feature FYI, pg. 402, 406, 409 <b>Instructor's Edition:</b> pg. 402–411 Chapter Review Section 12.2 Checkpoint 12.2 Figure 12-2 See It/Check It Example 12-2A, 12-2B, 12-2C, 12-2D, 12-2E, 12-2F Special Feature Financial Smart\$, pg. 409 Special Feature FYI, pg. 402, 406, 409
2	Computes monthly retirement benefits from social security.	<b>Student Edition:</b> pg. 432–433 Special Feature Financial Smart\$, pg. 432 Special Feature FYI, pg. 433 <b>Instructor's Edition:</b> pg. 432–433 Special Feature Financial Smart\$, pg. 432 Special Feature FYI, pg. 433
3	Computes annual pension from a retirement plan.	<b>Student Edition:</b> pg. 433 <b>Instructor's Edition:</b> pg. 433
4	Investigates other forms of insurance, such as dental, disability, automobile, and accidental death.	<b>Student Edition:</b> pg. 304, 313, 350 Figure 10-1 See It/Check It Example 9-1C, 9-1D <b>Instructor's Edition:</b> pg. 304, 313, 350 Figure 10-1 See It/Check It Example 9-1C, 9-1D
<b>Standard Topic: Borrowing</b>		
1	Compares different lending institutions with respect to services, costs, and types of loans.	<b>Student Edition:</b> Special Feature Teamwork, pg. 358 <b>Instructor's Edition:</b> Special Feature Teamwork, pg. 358
2	Computes interest and service charge for various types of loans.	<b>Student Edition:</b> pg. 122, 241–243, 263–273, 282, 298 See It/Check It Example 7-2A, 7-2B, 7-2C, 7-2D, 7-2E, 8-3A, 8-3B, 8-3

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		Checkpoint 8.3, 8.4 <b>Instructor's Edition:</b> pg. 122, 241–243, 263–273, 282, 298 See It/Check It Example 7-2A, 7-2B, 7-2C, 7-2D, 7-2E, 8-3A, 8-3B, 8-3 Checkpoint 8.3, 8.4
3	Explains how a person's credit rating is established and how it affects your ability to obtain loans.	<b>Student Edition:</b> pg. 228–229, 253 Data File 7-2 Evaluating Your Three C's of Credit, 7-3 Completing a Credit Report Application See It/Check It example 7-3C <b>Instructor's Edition:</b> pg. 228–229, 253 Data File 7-2 Evaluating Your Three C's of Credit, 7-3 Completing a Credit Report Application See It/Check It example 7-3C
<b>Standard Topic: Consumer Rights and Responsibilities</b>		
1	Identifies resources and procedures in the event of financial difficulty.	<b>Student Edition:</b> Special Feature FYI, pg. 287 <b>Instructor's Edition:</b> Special Feature FYI, pg. 287
2	Interprets rights and responsibilities involved with leases, warranties, guarantees, and sales contracts.	<b>Student Edition:</b> pg. 49, 173–174, 265–267, 339, 343, 350 See It/Check It Example 10-1D, 10-1G Special Feature Financial Smart\$, pg. 344 <b>Instructor's Edition:</b> pg. 49, 173–174, 265–267, 339, 343, 350 See It/Check It Example 10-1D, 10-1G Special Feature Financial Smart\$, pg. 344
3	Identifies agencies that deal with consumer problems.	<b>Student Edition:</b> Special Feature Teamwork, pg. 258 <b>Instructor's Edition:</b> Special Feature Teamwork, pg. 258
<b>Standard Topic: Travel, Recreation, and Vacations</b>		
1	Compares costs of various forms of transportation and lodging.	<b>Student Edition:</b> Special Feature Teamwork, pg. 418 <b>Instructor's Edition:</b> Special Feature Teamwork, pg. 418
2	Selects a leisure-time activity and investigates related expenses.	<b>Student Edition:</b> pg. 415–416 See It/Check It Example 12-3B Special Feature Teamwork, pg. 418 <b>Instructor's Edition:</b> pg. 415–416 See It/Check It Example 12-3B Special Feature Teamwork, pg. 418
3	Plans a vacation using a given amount of money.	<b>Student Edition:</b> Special Feature Teamwork, pg. 418 <b>Instructor's Edition:</b> Special Feature Teamwork, pg. 418