

TEXAS
CORRELATION OF STANDARDS WITH
GOODHEART-WILCOX
Math for Financial Literacy © 2013
BY **TODD KNOWLTON, PAUL GRAY**

§130.180 Financial Mathematics (One Credit).

(a) General requirements. This course is recommended for students in Grades 9-11. Prerequisite; Algebra I. This course will satisfy a mathematics requirement

(b) Introduction.

(1) CTE instruction provides content aligned with challenging academic standards and relevant technical knowledge and skills for students to further their education and succeed in current or emerging professions.

(2) The Finance Career Cluster focuses on planning, services for financial and investment planning, banking, insurance, and business financial management.

(3) Financial Mathematics is a course about personal money management. Students will apply critical-thinking skills to analyze personal financial decisions based on current and projected economic factors.

(4) Students are encouraged to participate in extended learning experiences such as career and technical student organizations and other leadership or extracurricular organizations.

(5) Statements that contain the word “including” reference content that must be mastered, while those containing the phrase “such as” are intended as possible illustrative examples.

(C) Knowledge and Skills.

Correlating Pages

(1) The student demonstrates professional standards/employability skills as required by business and industry. The student is expected to:

(A)	demonstrate an understanding of appropriate communication with customers, employers, and coworkers through verbal, nonverbal, digital means;		
	(i)	demonstrate an understanding of appropriate communication with customers through verbal means;	Pg. 49 Working as an Independent Contractor
	(ii)	demonstrate an understanding of appropriate communication with customers through nonverbal means;	Pg. 49 Working as an Independent Contractor
	(iii)	demonstrate an understanding of appropriate communication with customers through digital means;	Pg. 49 Working as an Independent Contractor
	(iv)	demonstrate an understanding of appropriate communication with employers through verbal means;	Pg. 71–72 employee benefits Pg. 73 Example 2-2A Check It
	(v)	demonstrate an understanding of appropriate communication with employers through nonverbal means;	Pg. 59–62 Federal Withholding Pg. 89. Apply Your Technology Skills, Data File 2-1 Completing a W-4
	(vi)	demonstrate an understanding of appropriate communication with employers through digital means;	Pg. 59–62 Federal Withholding Pg. 89. Apply Your Technology Skills, Data File 2-1 Completing a W-4
	(vii)	demonstrate an understanding of appropriate communication with coworkers through verbal means;	
	(viii)	demonstrate an understanding of appropriate communication with coworkers through nonverbal means;	
	(ix)	demonstrate an understanding of appropriate communication with coworkers through digital	

		means;	
(B)	demonstrate an understanding of the use of business etiquette		
(C)	demonstrate an understanding of appropriate customer service such as building customer relationships and resolving customer complaints.		Pg. 174 Extended Warranties
(D)	demonstrate an understanding of ethical and legal issues in business		Pg. 173 Contracts Pg. 174 Example 5-3B Check It Pg. 425 Special Feature Financial Smarts (Ethics)
(2) Mathematical process standards. The student uses mathematical processes to acquire and demonstrate mathematical understanding. The student is expected to:			
(A)	apply mathematics to problems arising in everyday life, society, and the workplace		
	(i)	apply mathematics to problems arising in everyday life	All chapters
	(ii)	apply mathematics to problems arising in society	Chapter 7 Credit Cards, Chapter 9 Housing
	(iii)	apply mathematics to problems arising in the workplace	Pg. 59–84 Section 2.1 Calculating Taxes, Section 2.2 Benefits, Section 2.3 Analyzing Pay Pg. 105–106 Self-Employment Tax Check It Pg. 63,64, 65, 66, 68, 69, 73, 75, 77, 80, 82, 84, 107 Checkpoint Pg. 70, 77, 85 EOC Pg. 88–89 #11–18
(B)	use a problem-solving model that incorporates analyzing given information, formulating a plan or strategy, determining a solution, justifying the solution, and evaluating the problem-solving process and the reasonableness of the solution		
	(i)	use a problem-solving model that incorporates analyzing given information,	Pg. 250 Managing and Reducing Debt Pg. 256 Example 7-3C Check It Pg 452-483 Stages of Life Project
	(ii)	use a problem-solving model that incorporates formulating a plan or strategy	Pg. 185 Creating a Budget Pg. 219 Apply Your Technology Skills Data File 6-2 Creating a Budget
	(iii)	use a problem-solving model that incorporates determining a solution	Pg. 343 Leasing a Car Pg. 346 Example 10-1G Check It
	(iv)	use a problem-solving model that incorporates justifying the solution,	Pg. 347 Maintenance (Cost of Owning a Car) Pg. 349 Example 10-2B Check It
	(v)	use a problem-solving model that incorporates evaluating the problem-solving process and the reasonableness of the solution	Pg. 370 Bankruptcy
(C)	select tools, including real objects, manipulatives, paper and pencil, and technology as appropriate, and techniques, including mental math, estimation, and number sense as appropriate, to solve problems		
	(i)	select tools including real objects to solve problems	Pg. 183–184 Recordkeeping Pg. 183–194 Section 6.1 Creating a Budget Pg 452-483 Stages of Life Project
	(ii)	select tools including manipulatives to solve problems	Pg. 185 Creating a Budget (spreadsheets) Pg. 219 Apply Your Technology Skills Data file 6-2 Creating a Budget
	(iii)	select tools including paper and pencil to solve problems	Pg. 122 Making a Deposit Pg. 153 Apply Your Technology Skills Data file 4-2 Filling out a Deposit Slip
	(iv)	select tools including technology to solve problems	Pg. 17 Using a Calculator for Math Problems Pg. 17 Check It
	select techniques, including mental math, estimation, and number sense as appropriate,		

	(v)	select techniques including mental math to solve problems	Pg. 206 Setting Financial Goals Pg. 208 Example 6-3A Check It
	(vi)	select techniques including estimation to solve problems	Pg. 184 last paragraph
	(vii)	select techniques including number sense to solve problems	Pg. 241 Fees and Disclosure Statements Pg. 261 Apply Your Technology Skills Data File 7-4 Calculating Finance Charges
(D)	communicate mathematical ideas, reasoning, and their implications using multiple representations, including symbols, diagrams, graphs, and language as appropriate		
	(i)	communicate mathematical ideas using symbols	Skills Workshop Pg. 20, 21, 29, 30 FYI: Pg. 35, 61, 84, 103, 104, 142, 143, 211, 252, 264, 268, 269, 314, 348, 407
	(ii)	communicate mathematical ideas using diagrams	Pg. 382 Figure 11-2 Sample Stock Quote Pg. 393 Apply Your Technology Skills, Data file 11-1 Researching Stock Quotes
	(iii)	communicate mathematical ideas using graphs	Pg. 31 Interpreting Graphs Pg. 31 Check It
	(iv)	communicate mathematical ideas using language	Pg. 18 Solving Word Problems Pg. 18 Check It
	(v)	communicate mathematical reasoning using symbols	Skills Workshop Pg. 20, 21, 29, 30 FYI: p. 35, 61, 84, 103, 104, 142, 143, 211, 252, 264, 268, 269, 314, 348, 407
	(vi)	communicate mathematical reasoning using diagrams	Pg. 31 Interpreting Graphs Pg. 31 Check It
	(vii)	communicate mathematical reasoning using graphs	Pg. 31 Interpreting Graphs Pg. 31 Check It
	(viii)	communicate mathematical reasoning using language	Pg. 18 Solving Word Problems Pg. 18 Check It
	(ix)	communicate their implications using symbols	Skills Workshop Pg. 20, 21, 29, 30 FYI: p. 35, 61, 84, 103, 104, 142, 143, 211, 252, 264, 268, 269, 314, 348, 407
	(x)	communicate their implications using diagrams	Pg. 31 Interpreting Graphs Pg. 31 Check It
	(xi)	communicate their implications using graphs	Pg. 31 Interpreting Graphs Pg. 31 Check It
	(xii)	communicate their implications using language	Pg. 31 Interpreting Graphs Pg. 31 Check It
(E)	create and use representations to organize, record, and communicate mathematical ideas		
	(i)	create representations to organize mathematical ideas	Pg. 198–202 Cash Flow Statements Pg. 202 Example 6-2C Check It, Pg. 203 Checkpoint #3, 4
	(ii)	create representations to record mathematical ideas	Pg. 198–202 Cash Flow Statements Pg. 202 Example 6-2C Check It, Pg. 203 Checkpoint #3, 4
	(iii)	create representations to communicate mathematical ideas	Pg. 198–202 Cash Flow Statements Pg. 202 Example 6-2C Check It, Pg. 203 Checkpoint #3, 4
	(iv)	use representations to organize mathematical ideas	Pg. 198–202 Cash Flow Statements Pg. 202 Example 6-2C Check It, Pg. 203 Checkpoint #3, 4
	(v)	use representations to record mathematical ideas	Pg. 198–202 Cash Flow Statements Pg. 202 Example 6-2C Check It, Pg. 203 Checkpoint #3, 4

	(vi)	use representations to communicate mathematical ideas	Pg. 198–202 Cash Flow Statements Pg. 202 Example 6-2C Check It, Pg. 203 Checkpoint #3, 4
(F)	analyze mathematical relationships to connect and communicate mathematical ideas		
		analyze mathematical relationships to connect mathematical ideas	Pg. 308–321 Section 9.2 Purchasing a Home, Pg. 322–329 Section 9.3 Mortgage Payments Pg. 320 Checkpoint , Pg. 329 Checkpoint
		analyze mathematical relationships to communicate mathematical ideas	Pg. 308–321 Section 9.2 Purchasing a Home, Pg. 322–329 Section 9.3 Mortgage Payments Pg. 320 Checkpoint, Pg. 329 Checkpoint
(G)	display, explain, and justify mathematical ideas and arguments using precise mathematical language in written or oral communication		
	(i)	display mathematical ideas using precise mathematical language in written or oral communication	Pg. 36–40 Hourly Wages, Pg. 42–45 Pay Periods, Pg. 46–49 Commission Pg. 37 Example 1-1B Check It, Pg. 38 Example 1-1C Check It, Pg. 40 Example 1-1D Check It, Pg. 45 Example 1-2BCheck It, Pg. 48 Example 1-3A Check It, Pg. 49 Example 1-3B Check It
	(ii)	explain mathematical ideas using precise mathematical language in written or oral communication	Pg. 36–40 Hourly Wages, Pg. 42–45 Pay Periods, Pg. 46–49 Commission Pg. 37 Example 1-1B Check It, Pg. 38 Example 1-1C Check It, Pg. 40 Example 1-1D Check It, Pg. 45 Example 1-2BCheck It, Pg. 48 Example 1-3A Check It, Pg. 49 Example 1-3B Check It
	(iii)	justify mathematical ideas using precise mathematical language in written or oral communication	Pg. 36–40 Hourly Wages, Pg. 42–45 Pay Periods, Pg. 46–49 Commission Pg. 37 Example 1-1B Check It, Pg. 38 Example 1-1C Check It, Pg. 40 Example 1-1D Check It, Pg. 45 Example 1-2BCheck It, Pg. 48 Example 1-3A Check It, Pg. 49 Example 1-3B Check It
	(iv)	display mathematical arguments using precise mathematical language in written or oral communication	Pg. 171–177 Section 5.3 Influences on Purchasing Decisions Pg. 172 Check It, Pg. 174 Check It, Pg. 176 Check It, Pg. 177 Check It, Pg. 177 Checkpoint
	(v)	explain mathematical arguments using precise mathematical language in written or oral communication	Pg. 171–177 Section 5.3 Influences on Purchasing Decisions Pg. 172 Check It, Pg. 174 Check It, Pg. 176 Check It, Pg. 177 Check It, Pg. 177 Checkpoint
	(vi)	justify mathematical arguments using precise mathematical language in written or oral communication	Pg. 171–177 Section 5.3 Influences on Purchasing Decisions Pg. 172 Check It, Pg. 174 Check It, Pg. 176 Check It, Pg. 177 Check It, Pg. 177 Checkpoint
Standard 3: The student applies mathematical process standards to demonstrate an understanding of employment earnings. The student is expected to:			
(A)	identify sources of income, including wages and salaries, interest, rent, dividends, and capital gains;		
	(i)	identify sources of income, including wages	Pg. 36–39 Hourly Wages Pg. 37 Example 1-1A Check It, Example 1-1B Check It, Pg. 38 Example 1-1C Check It, Pg. 40 Example, 1-1D Check It, Pg. 40

			Checkpoint 1.1 Pg 452-483 Stages of Life Project
	(ii)	identify sources of income, including salaries	Pg. 41–45 Salaried Employment Pg. 42 Example 1-2A Check It, Pg. 45 Example, 1-2B Check It, Pg. 45 Checkpoint 1.2
	(iii)	identify sources of income, including interest	Pg. 51–52 Example 1-3D See It, Pg. 99–104 Section 3.2 Capital Gains Taxes, Pg. 141–148 Earning Interest Pg. 52 Example 1-3D Check It, Pg. 53 Example 1-3E Check It, Pg. 53 Checkpoint #5
	(iv)	identify sources of income, including rent	Pg. 51–52 Example 1-3D See It, Pg. 438–441 Revenue-Generating Assets Pg. 52 Example 1-3D Check It, Pg. 53 Example 1-3E Check It, Pg. 53 Checkpoint #5, Pg. 440 Example 13-3A Check It, Pg. 440 Example, 13-3B Check It
	(v)	identify sources of income, including dividends	Pg. 51–52 Example 1-3D See It, Pg. 381–383 Stock Dividends Pg. 52 Example 1-3D Check It, Pg. 53 Example 1-3E Check It, Pg. 53 Checkpoint #5, Pg. 382 Example 11-3B Check It, Pg. 383 Example 11-3C Check It
	(vi)	identify sources of income, including capital gains	Pg. 51–52 Example 1-3D See It, Pg. 99–104 Section 3.2 Capital Gains Taxes Pg. 52 Example 1-3D Check It, Pg. 53 Example 1-3E Check It, Pg. 53 Checkpoint #5, Pg. 100 Example, 3-2A Check It, Pg. 102 Example, 3-2B Check It, Pg. 103 Example 3-2C Check It, Pg. 104 Example, 3-2D Check It, Pg. 104 Checkpoint 3.2
(B)	compare common employee benefits such as health insurance, sick leave, and retirement plans;		Pg.402–409 Health Insurance; Disability Insurance, 429–433 Section 13.2 Retirement Planning Pg. 403 Example 12-2A Check It, Pg. 404 Example 12-2B Check It, Pg. 406 Example 12-2C Check It, Pg. 407 Example 12-2D Check It, Pg. 409 Example 12-2E Check It, Pg. 431 Example 13-2A Check It, Pg. 432 Example 13-2B Check It
(C)	differentiate among and calculate gross, net, and taxable income		
	(i)	differentiate among and calculate gross income	Pg. 41–42 Salaried Employment Pg. 42 Example 1-2A Check It
	(ii)	differentiate among and calculate net income	Pg. 68–69 Net Pay Pg. 69 Example 2-1F Check It
	(iii)	differentiate among and calculate taxable income	Pg. 92–95 Taxable Income Pg. 94 Example 3-1A Check It, p. 96 Example, 3-1B Check It
(D)	analyze and interpret payroll deductions, including federal taxes, state taxes, and city taxes, using current tax rates;		
	(i)	calculate payroll deductions, including federal taxes, using current tax rates;	Pg. 96–98 Tax Due and Refunds Pg. 98 Example 3-1C Check It
	(ii)	calculate payroll deductions, including state taxes, using current tax rates;	Pg. 65–68 State and City Income Taxes Pg. 66 Example 2-1D Check It, Pg. 68 Example 2-1E Check It
	(iii)	calculate payroll deductions, including city taxes, using current tax rates;	Pg. 65–68 State and City Income Taxes Pg. 66 Example 2-1D Check It, p. 68

			Example 2-1E Check It
	(iv)	calculate payroll deductions, including federal taxes, using current tax rates;	Pg. 96–98 Tax Due and Refunds Pg. 98 Example 3-1C Check It
	(v)	calculate payroll deductions, including state taxes, using current tax rates;	Pg. 65–68 State and City Income Taxes Pg. 66 Example 2-1D Check It, Pg. 68 Example 2-1E Check It
	(vi)	calculate payroll deductions, including city taxes, using current tax rates;	Pg. 65–68 State and City Income Taxes Pg. 66 Example 2-1D Check It, Pg. 68 Example 2-1E Check It
(E)	examine and evaluate the reasons for federal income taxation, Social Security taxation, and Medicare taxation, including earnings limitations as applicable;		
	(i)	examine and evaluate the reasons for federal income taxation, including earnings limitations as applicable;	Pg. 59–63 Federal Withholding Pg. 63 Check It
	(ii)	examine and evaluate the reasons for Social Security taxation, including earnings limitations as applicable;	Pg. 63–64 Social Security and Medicare Deductions Pg. 64 Check It
	(iii)	examine and evaluate the reasons for Medicare taxation, including earnings limitations as applicable;	Pg. 64–65 first paragraph, Example 2-1C Pg. 65 Check it
(F)	calculate net pay;		Pg. 68–69 Net Pay Pg. 69 Example 2-1F Check It
(G)	compare and contrast between independent contractor earnings and employee earnings, including tax requirements, tax forms (W-2, W-4, 1099, and Form 941), and benefit requirements;		
	(i)	compare and contrast between independent contractor earnings and employee earnings, including tax requirements	Pg. 49–50 Working as an Independent Contractor Pg. 50 Example 1-3C Check It
	(ii)	compare and contrast between independent contractor earnings and employee earnings, including tax forms (W-2, W-4, 1099, and Form 941)	Pg. 60–63 First paragraph “The amount of money you earn...”, Pg.92–96 Pg. 63 Example 2-1A Check It, Pg. 94 Example 3-1A Check It, Pg. 96 Example 3-1B Check It
	(iii)	compare and contrast between independent contractor earnings and employee earnings, including benefit requirements	Pg. 49–50 Working as an Independent Contractor Pg. 50 Example 1-3C Check It
(H)	calculate the various earnings as affected by the laws related to minimum wage, overtime, income from tips, exempt and non-exempt status, and contract and employee status;		
	(i)	calculate the various earnings as affected by the laws related to minimum wage	Pg. 36–38 Hourly Wages Pg. 37 Example 1-1A Check It, Pg. 37 Example 1-1B Check It, p. 38 Example 1-1C Check It
	(ii)	calculate the various earnings as affected by the laws related to overtime	Pg. 38–39 First paragraph “Federal law protects employees...”, Example 1-1D See It Pg. 40 Example 1-1D Check It
	(iii)	calculate the various earnings as affected by the laws related to income from tips	Pg. 161–162 Tips Pg. 162 Example 5-1F Check It
	(iv)	calculate the various earnings as affected by the laws related to exempt status	Pg. 41–45 Section 1.2 Earning a Salary Pg. 42 Check It, Pg. 45 Check It, Pg. 45 Checkpoint
	(v)	calculate the various earnings as affected by the laws related to non-exempt status	Pg. 36–40 Hourly Wages Pg. Pg. 37 Check It, Pg. 38 Check It, Pg. 40 Check It
	(vi)	calculate the various earnings as affected by the laws related to contract status;	Pg. 49–50 Working as an Independent Contractor Pg. 50 Example 1-3C Check It
	(vii)	calculate the various earnings as affected by the	Pg. 35–57 Chapter 1 Ways to Earn

		laws related to employee status;	Money Pg. 56–57 #11–20
(I)	calculate the impact of paying with after-tax dollars versus pre-tax dollars for items such as medicine, services, and investments;		
	(i)	calculate the impact of paying with after-tax dollars versus pre-tax dollars for items such as medicine;	Pg. 72–73 Pre-Tax Deductions Pg. 73 Example 2-2A Check It
	(ii)	calculate the impact of paying with after-tax dollars versus pre-tax dollars for services;	Pg. 72–73 Pre-Tax Deductions Pg. 73 Example 2-2A Check It
	(iii)	calculate the impact of paying with after-tax dollars versus pre-tax dollars for investments;	Pg. 72–73 Pre-Tax Deductions Pg. 73 Example 2-2A Check It
(J)	analyze and interpret total compensation, including payroll, Federal Insurance Contribution Act (FICA) tax, employer cost of benefits, employers' matching costs for FICA and Medicare, and employer match in savings plans, to explain how compensation is more than what is reflected in a paycheck;		
	(i)	analyze total compensation, including payroll, to explain how compensation is more than what is reflected in a paycheck;	Pg. 73–76 Other Benefits Pg. 75 Example 2-2B Check It, Pg. 77 Example 2-2C Check It
	(ii)	analyze total compensation, including Federal Insurance Contribution Act (FICA) tax, to explain how compensation is more than what is reflected in a paycheck;	Pg. 63–65 Social Security and Medicare Deductions Pg. 64 Example 2-1B Check It, Pg. 65 Example 2-1C Check It
	(iii)	analyze total compensation, including employer cost of benefits, to explain how compensation is more than what is reflected in a paycheck;	Pg. 63–65 Social Security and Medicare Deductions Pg. 64 Example 2-1B Check It, Pg. 65 Example 2-1C Check It
	(iv)	analyze total compensation, including employers' matching costs for FICA and Medicare, to explain how compensation is more than what is reflected in a paycheck;	Pg. 63–65 Social Security and Medicare Deductions Pg. 64 Example 2-1B Check It, Pg. 65 Example 2-1C Check It
	(v)	analyze total compensation, including employer match in savings plans, to explain how compensation is more than what is reflected in a paycheck;	Pg. 431–432 First paragraph, “When the investor with the IRA...” Pg. 432 Example 13-2B Check It
	(vi)	interpret total compensation, including payroll, to explain how compensation is more than what is reflected in a paycheck;	Pg. 73–76 Other Benefits Pg. 75 Example 2-2B Check It, Pg. 77 Example 2-2C Check It
	(vii)	interpret total compensation, including Federal Insurance Contribution Act (FICA) tax, to explain how compensation is more than what is reflected in a paycheck;	Pg. 63–65 Social Security and Medicare Deductions Pg. 64 Example 2-1B Check It, Pg. 65 Example 2-1C Check It
	(viii)	interpret total compensation, including employer cost of benefits, to explain how compensation is more than what is reflected in a paycheck;	Pg. 63–65 Social Security and Medicare Deductions Pg. 64 Example 2-1B Check It, Pg. 65 Example 2-1C Check It
	(ix)	interpret total compensation, including employers' matching costs for FICA and Medicare, to explain how compensation is more than what is reflected in a paycheck;	Pg. 63–65 Social Security and Medicare Deductions Pg. 64 Example 2-1B Check It, Pg. 65 Example 2-1C Check It
(x)	interpret total compensation, including employer match in savings plans, to explain how compensation is more than what is reflected in a paycheck;	Pg. 431–432 First paragraph, “When the investor with the IRA...” Pg. 432 Example 13-2B Check It	
(K)	compare total compensation as a self-employed or independent contractor with total compensation as an employee; and		
	(i)	compare total compensation as a self-employed with total compensation as an employee;	Pg. 105–106 Self-Employment Tax Pg. 107 Example 3-3A Check It
	(ii)	compare total compensation as an independent	Pg. 49–50 Working as an Independent

		contractor with total compensation as an employee	Contractor Pg. 50 Example 1-3C Check It
(L)	analyze how economic and other conditions can affect income and career opportunities and the need for lifelong training and education.		
	(i)	analyze how economic and other conditions can affect income;	Pg. 479 Determining the Effect of Inflation on Savings Pg. 479 Exercise 4C Check It Pg 452-483 Stages of Life Project
	(ii)	analyze how economic and other conditions can affect career opportunities;	Pg. 469 Comparing Jobs Pg. 469 Exercise 3A Check It
	(iii)	analyze how economic and other conditions can affect the need for lifelong training	Pg. 426 Opportunity Cost Pg. Example 13-1C 427 Check It
	(iv)	analyze how economic and other conditions can affect the need for lifelong education	Pg. 452 Stages of Life Project
Standard 4: The student applies mathematical process standards to demonstrate an understanding of the various federal taxes. The student is expected to:			
(A)	calculate federal income taxes owed or refunded, including the completion of a 1040EZ and 1040, using current rates;		Pg. 91–98 Section 3.1 Federal Taxes Check It Pg. 94, 96, 98, Checkpoint Pg. 98,EOC p. 113 Data Files
(B)	calculate capital gains tax using current rates;		Pg. 99–104 Section 3.2 Capital Gains Taxes Check It Pg. 100, 102, 103, 104 Checkpoint Pg. 104 EOC Pg. 112 #14–16
(C)	calculate self-employment or independent contractor taxes using current rates;		Pg. 105–106 Self-Employment Tax Pg. 107 Check It Pg. 109 Checkpoint #1–3 Pg. 112 EOC #18
(D)	define and locate sources for current rates for estate and inheritance taxes;		
	(i)	define sources for current rates for estate and inheritance taxes;	Pg. 107–108 Estate and Inheritance Taxes Pg. 108 Example 3-3B Check It Pg 452-483 Stages of Life Project
	(ii)	locate sources for current rates for estate and inheritance taxes;	Pg. 107–108 Estate and Inheritance Taxes Pg. 108 Example 3-3B Check It
(E)	analyze gift and estate taxes using current rates;		Pg. 107–108 Estate and Inheritance Taxes Pg. 108 Example 3-3B Check It Pg. 109 Checkpoint #4–5 Pg. 112 EOC #17
(F)	calculate tax on interest income and use regression methods available through technology to analyze data and interpret the results by tax bracket;		
	calculate tax on interest income		Pg. 100–102 Capital Gains Tax Pg. 102 Check It
	use regression methods available through technology to analyze data		
	interpret the results by tax bracket;		Pg. 59-62 Federal Withholding Pg. 89 Apply Your Technology Skills Data Data File 2-2 Calculating Federal Income Taxes
(G)	calculate personal exemptions;		Pg. 94–95 First paragraph, “Next, there are deductions and exemptions...”
(H)	calculate itemized deductions and compare to standard deductions;		Pg. 94–95 First paragraph, “Next, there are deductions and exemptions...” Pg. 96 Check It
(I)	calculate deductible charitable contributions;		

(J)	understand filing status as it applies to X, Y, and Z tax schedules;	Pg. 96 First paragraph, "Each person who files must also determine his or her filing status..."	
(K)	compare marginal tax rates to effective income tax rates and the misuse of these terms in advertising;		
(L)	describe the relationships among education tax credit, student loan interest, dependency and filing status, and income tax liability; and	Pg. 288-289 Loan Options (student Loans)	
(M)	research and locate options for tax return preparation such as software programs and tax preparation providers.		
	(i)	research and locate options for tax return preparation such as software programs	Pg. 92 Paragraph three, Tax return preparer Pg. 113 Apply Your Technology Skills Data File 3-1 Comparing Tax Return Options
	(ii)	research and locate options for tax return preparation such as tax preparation providers	Pg. 92 Paragraph three, Tax return preparer Pg. 113 Apply Your Technology Skills Data File 3-1 Comparing Tax Return Options
Standard 5: The student applies mathematical process standards to demonstrate an understanding of the various financial institutions and accounts. The student is expected to:			
(A)	demonstrate an understanding of various forms of financial exchange, including cash, checks, credit card, debit cards, and electronic funds transfers;		
	(i)	demonstrate an understanding of various forms of financial exchange, including cash	Pg. 35–36 What is Money?
	(ii)	demonstrate an understanding of various forms of financial exchange, including checks	Pg. 122 Paragraph three, Checking account, Pg. 128 How Checks Work
	(iii)	demonstrate an understanding of various forms of financial exchange, including credit card	Pg. 227–230 Credit Card Basics, Applying for a Credit Card, Credit Scores, Credit Limits Pg. 230 Example 7-1A Check It, Pg. 231 Example 7-1B Check It, Pg. 234 Checkpoint, Pg. EOC 260 #11–#16
	(iv)	demonstrate an understanding of various forms of financial exchange, including debit cards	Pg. 128–129 How Checks Work Pg. 129 Example 4-2A Check It
	(v)	demonstrate an understanding of various forms of financial exchange, including electronic funds transfers	Pg. 128 How Checks Work
(B)	identify and explain the advantages and disadvantages of interest-bearing accounts such as savings accounts, checking accounts, certificates of deposits, and money market accounts;		
	(i)	identify the advantages of interest-bearing accounts such as savings accounts, checking accounts, certificates of deposits, and money market accounts;	Pg. 122 Paragraph three, Checking account, Pg. 125–137 Section 4.2 Checking Accounts, Pg. 138–139 Ways to Save Money, Pg. 140–148 Certificates of Deposit; Money Market Accounts; Earning Interest Check It Pg. 129, 131, 135, 137, 139, 142, 143, 145, 146, 148 Pg. 137, 149 Checkpoint Pg. EOC #13–18
	(ii)	identify the disadvantages of interest-bearing accounts such as savings accounts, checking accounts, certificates of deposits, and money market accounts;	Pg. 122 Paragraph three, Checking account, Pg. 125–137 Section 4.2 Checking Accounts, Pg. 138–139 Ways to Save Money, Pg. 140–148 Certificates of Deposit; Money Market Accounts; Earning Interest Check It Pg. 129, 131, 135, 137, 139, 142,

			143, 145, 146, 148 Pg. 137, 149 Checkpoint Pg. EOC #13–18
	(iii)	explain the advantages of interest-bearing accounts such as savings accounts, checking accounts, certificates of deposits, and money market accounts;	Pg. 122 Paragraph three, Checking account, Pg. 125–137 Section 4.2 Checking Accounts, Pg. 138–139 Ways to Save Money, Pg. 140–148 Certificates of Deposit; Money Market Accounts; Earning Interest Check It Pg. 129, 131, 135, 137, 139, 142, 143, 145, 146, 148 Pg. 137, 149 Checkpoint Pg. EOC #13–18
	(iv)	explain the disadvantages of interest-bearing accounts such as savings accounts, checking accounts, certificates of deposits, and money market accounts;	Pg. 122 Paragraph three, Checking account, Pg. 125–137 Section 4.2 Checking Accounts, Pg. 138–139 Ways to Save Money, Pg. 140–148 Certificates of Deposit; Money Market Accounts; Earning Interest Check It Pg. 129, 131, 135, 137, 139, 142, 143, 145, 146, 148 Pg. 137, 149 Checkpoint Pg. EOC #13–18
(C)	calculate the time value of money;		
(D)	analyze various representations of exponential functions with respect to compound interest and use the rule of 72 to determine the number of years it will take for savings to double in value;		
	(i)	analyze various representations of exponential functions with respect to compound interest to determine the number of years it will take for savings to double in value;	Pg. 143–146 Compound Interest Pg. 145 Example 4-3D Check It, Pg. 146 Example 4-3E Check It, Pg. 149 Checkpoint #3–4, Pg. 152 EOC #18
	(ii)	use the rule of 72 to determine the number of years it will take for savings to double in value;	Pg. 143–146 Compound Interest Pg. 145 Example 4-3D Check It, Pg. 146 Example 4-3E Check It, Pg. 149 Checkpoint #3–4, Pg. 152 EOC #18
(E)	analyze a bank statement for accuracy;		Pg. 130–137 Reconciling a Bank Statement, Keeping Track of Your Money Pg. 131 Example 4-2B Check It, Pg. 135 Example 4-2C Check It, Pg. 137 Example 4-2D Check It, Pg. 137 Checkpoint #4–5, Pg. 152 EOC #14–15
(F)	compare financial services offered in the community; and		Pg. 262–299 Chapter 8 Loans Pg. 298–299 EOC #11–20
(G)	identify the sources of funds such as savings, earnings, or debt to be used to purchase consumable and nonconsumable goods.		
	(i)	identify the sources of funds such as savings, earnings, or debt to be used to purchase consumable goods.	Pg. 164–168 Cash, Payment Cards, Charge Accounts Pg. 165 Example 5-2A Check It, Pg. 167 Example 5-2B Check It, Pg. 169 Example 5-2C Check It
	(ii)	identify the sources of funds such as savings, earnings, or debt to be used to purchase nonconsumable goods.	Pg. 164–168 Cash, Payment Cards, Charge Accounts Pg. 165 Example 5-2A Check It, Pg. 167 Example 5-2B Check It, Pg. 169 Example 5-2C Check It
Standard 6: The student applies mathematical process standards to demonstrate an understanding of the various types of credit. The student is expected to:			
(A)	determine the advantages and disadvantages of credit cards such as cashback rewards, balance transfer, foreign		

	currency, interest rates charged, late payment fees, credit score, and bonus incentives;		
	determine the advantages of credit cards such as cashback rewards, balance transfer, foreign currency, interest rates charged, late payment fees, credit score, and bonus incentives;	Pg. 227–234 Section 7.1 Credit Basics, Pg. 235–248 Section 7.2 Finance Charges and Fees Check It Pg. 230, Pg. 231, Pg. 233, Pg. 236, Pg. Pg. 237, Pg. Pg. 239, Pg. 241, Pg. 243 Pg. 244, Pg. 247, Pg. 248 Checkpoint Pg. 234 #1–5, Pg. 249 #1–#5 Pg. 260 EOC #11–#16	
	determine the disadvantages of credit cards such as cashback rewards, balance transfer, foreign currency, interest rates charged, late payment fees, credit score, and bonus incentives;	Pg. 227–234 Section 7.1 Credit Basics, Pg. 235–248 Section 7.2 Finance Charges and Fees Check It Pg. 230, Pg. 231, Pg. 233, Pg. 236, Pg. Pg. 237, Pg. Pg. 239, Pg. 241, Pg. 243 Pg. 244, Pg. 247, Pg. 248 Checkpoint Pg. 234 #1–5, Pg. 249 #1–#5 Pg. 260 EOC #11–#16	
(B)	calculate the cost of using credit cards, including various financial fees;	Pg. 235–248 Section 7.2 Finance Charges and Fees Check It Pg. 236, 237, 239, 241, 243, 244, 247, 248 Pg. 249 Checkpoint Pg. 260 EOC #13–16	
(C)	analyze and compare graphically, with or without technology, the differences in the cost of borrowing using a bank loan, credit union loan, and an easy-access loan such as pay-day and auto title loans;		
	(i)	analyze, with or without technology, the differences in the cost of borrowing using a bank loan	Pg. 274–280 Section 8.2 Installment Loans, Pg. 281–287 Section 8.3 High-Interest Loans Check It Pg. 276, 278, 280, 283, 284, 286 Pg. 280, 287 Checkpoint Pg. 298 EOC #13–16
	(ii)	analyze, with or without technology, the differences in the cost of borrowing using a credit union loan	Pg. 274–280 Section 8.2 Installment Loans, Pg. 281–287 Section 8.3 High-Interest Loans Check It Pg. 276, 278, 280, 283, 284, 286 Pg. 280, 287 Checkpoint Pg. 298 EOC #13–16
	(iii)	analyze, with or without technology, the differences in the cost of borrowing using an easy-access loan such as pay-day loans	Pg. 281–283 Payday Loans Pg. 283 Example 8-3A Check It
	(iv)	analyze, with or without technology, the differences in the cost of borrowing using an easy-access loan such as auto title loans	Pg. 283–284 Title Loans Pg. 284 Example 8-3B Check It
	(v)	compare graphically, with or without technology, the differences in the cost of borrowing using a bank loan	Pg. 264–273 Section 8.1 Loans and Interest, Pg. 274–280 Section 8.2 Installment Loans Pg. 273 Checkpoint, Pg. 280 Checkpoint
	(vi)	compare graphically, with or without technology, the differences in the cost of borrowing using a credit union loan	Pg. 264–273 Section 8.1 Loans and Interest, Pg. 274–280 Section 8.2 Installment Loans Pg. 273 Checkpoint, Pg. 280 Checkpoint
	(vii)	compare graphically, with or without technology, the differences in the cost of borrowing using an easy-access loan such as pay-day loans	Pg. 281–283 Payday Loans Pg. 283 Example 8-3A Check It
	(viii)	compare graphically, with or without technology, the differences in the cost of borrowing using an easy-access loan such as auto title loans	Pg. 283–284 Title Loans Pg. 284 Example 8-3B Check It

(D)	analyze the risks for each type of loan;	
	(i)	analyze the risks for each type of loan; bank loan
	(ii)	analyze the risks for each type of loan; credit union loan
	(iii)	analyze the risks for each type of loan; easy-access loan such as pay-day loans
(iv)	analyze the risks for each type of loan; easy-access loan such as auto title loans	
(E)	evaluate the process for a bank loan or a credit union loan;	Pg. 274–280 Section 8.2 Installment Loans Pg. 276 Example 8-2A Check It, Pg. 278 Example 8-2B Check It, Pg. 280 Example 8-2C Check It Pg. 280 Checkpoint Pg. 298 EOC #13–14
(F)	collect and organize data, make and interpret scatterplots, interpret the results, and make critical judgments about loan balances when equal monthly payments are made;	
	(i)	collect and organize data about loan balances when equal monthly payments are made;
	(ii)	make and interpret scatterplots about loan balances when equal monthly payments are made;
	(iii)	interpret the results about loan balances when equal monthly payments are made;
(iv)	make critical judgments about loan balances when equal monthly payments are made;	
(G)	analyze credit scores and explain the meanings of the scores;	Pg. 229 Credit Scores
(H)	explain ways that a negative credit report can affect a consumer's financial options; and	Pg.250 Understanding the Cost of Deb
(I)	analyze a personal credit report.	Pg.229 Credit Scores
Standard 7: The student applies mathematical process standards to demonstrate an understanding of the cost of housing by comparing home purchases and renting. The student is expected to:		
(A)	analyze data of mortgage payments with various additional principal payments involving exponential functions using tables, graphs, or algebraic methods;	Pg. 322–329 Section 9.3 Mortgage Payments
(B)	create an amortization table using technology to collect and organize data to make decisions and critical judgments about varying the down payment, period of loan, special principal payment, and interest rate for a home loan;	
	(i)	create an amortization table using technology to collect and organize data to make decisions and
		Pg. 274 Last paragraph Amortization table, Pg. 322–325 Amortization

		critical judgments about varying the down payment for a home loan;	Pg. 299 Apply Your Technology Skills, Data file 8-1 Creating an Amortization Table
	(ii)	create an amortization table using technology to collect and organize data to make decisions and critical judgments about varying the period of loan for a home loan;	Pg. 274 Last paragraph Amortization table, Pg. 322–325 Amortization Pg. 299 Apply Your Technology Skills, Data file 8-1 Creating an Amortization Table
	(iii)	create an amortization table using technology to collect and organize data to make decisions and critical judgments about varying the special principal payment for a home loan;	Pg. 274 Last paragraph Amortization table, Pg. 322–325 Amortization Pg. 299 Apply Your Technology Skills, Data file 8-1 Creating an Amortization Table
	(iv)	create an amortization table using technology to collect and organize data to make decisions and critical judgments about varying the interest rate for a home loan;	Pg. 274 Last paragraph Amortization table, Pg. 322–325 Amortization Pg. 299 Apply Your Technology Skills, Data file 8-1 Creating an Amortization Table
(C)		compare options for saving for a down payment on a home;	Pg. 276–277 Down Payment; Pg. 277 Special Feature Financial Smarts
(D)		determine costs associated with home ownership, including property taxes; mortgage insurance; homeowner's insurance, including property damage, liability, and flood and earthquake insurances; and closing costs;	
	(i)	determine costs associated with home ownership, including property taxes	Pg. 308-321 Section 9.2 Purchasing a Home Pg. 315 Example 9-2D Check It, Pg. 316 Example 9-2E Check It, Pg. 321 Checkpoint #4, Pg. 332 EOC #15
	(ii)	determine costs associated with home ownership, including ; mortgage insurance	Pg. 308-321 Section 9.2 Purchasing a Home Pg. 315 Example 9-2D Check It, Pg. 316 Example 9-2E Check It, Pg. 321 Checkpoint #4, Pg. 332 EOC #15
	(iii)	determine costs associated with homeowner's insurance, including property damage	Pg. 308-321 Section 9.2 Purchasing a Home Pg. 315 Example 9-2D Check It, Pg. 316 Example 9-2E Check It, Pg. 321 Checkpoint #4, Pg. 332 EOC #15
	(iv)	determine costs associated with homeowner's insurance, including liability	Pg. 412–415 Liability Insurance Pg. 415 Example 12-3A Check It , Pg. 417 Checkpoint #1–3, Pg. 420 EOC #17
	(v)	determine costs associated with homeowner's insurance, including flood and earthquake insurances	Pg. 304–305 Renters Insurance, Pg. 313 Homeowners Insurance
	(vi)	determine costs associated with closing costs	Pg. 310–311 Closing Costs Pg. 312 Example 9-2B Check It, Pg. 321 Checkpoint #3, Pg. 332 EOC #14
(E)		analyze and interpret mortgage tax deductions;	
		analyze mortgage tax deductions;	Pg. 94–95 First paragraph “Next, there are deductions and exemptions...” Pg. 96 Example 3-1B Check It , Pg. 98 Checkpoint #2
		interpret mortgage tax deductions;	Pg. 94–95 First paragraph “Next, there are deductions and exemptions...” Pg. 96 Example 3-1B Check It , Pg. 98 Checkpoint #2

(F)	determine other costs associated with home ownership, including cost of maintenance, repairs, utilities, and association fees;		
	(i)	determine other costs associated with home ownership, including cost of maintenance	Pg. 319–320 Maintenance
	(ii)	determine other costs associated with home ownership, including repairs	Pg. 319–320 Maintenance
	(iii)	determine other costs associated with home ownership, including utilities	Pg. 316–318 Utilities Pg. 318 Example 9-2G Check It, Pg. 319 Example 9-2H Check It
	(iv)	determine other costs associated with home ownership, including association fees	Pg. 319–320 Maintenance
(G)	determine the appropriate savings needed to maintain home payments in the event of a financial emergency;		Pg. 464 Saving for Emergencies Pg. 465 Exercise 2D Check It
(H)	demonstrate an understanding of the consequences to individuals in times of recession and falling home prices such as during the mortgage crisis of 2007-2008 and identify how the financial and personal impact could have been reduced;		
	(i)	demonstrate an understanding of the consequences to individuals in times of recession and falling home prices such as during the mortgage crisis of 2007-2008 ;	Pg. 253–254 Managing and Reducing Debt; Pg. 423–424 Inflation and Wealth
	(ii)	demonstrate an understanding of the consequences to individuals in times of recession and falling home prices and identify how the financial and personal impact could have been reduced;	Pg. 253–254 Managing and Reducing Debt; Pg. 423–424 Inflation and Wealth
(I)	compare the cost of homeownership versus renting, identifying benefits and drawbacks to both homeownership and renting such as the mortgage-related income tax deductions;		
	(i)	compare the cost of homeownership versus renting, identifying benefits to both homeownership and renting such as the mortgage-related income tax deductions;	Pg. 308–321 Section 9.2 Purchasing a Home; Pg. 322- 329 Section 9.3 Mortgage Payments Pg. 330–331 EOC #1–10
	(ii)	compare the cost of homeownership versus renting, identifying drawbacks to both homeownership and renting such as the mortgage-related income tax deductions;	Pg. 301-329 Chapter 9 Housing Pg. 330–331 EOC #1–18
(J)	demonstrate how to use the multiple listing service to identify and compare housing properties;		
	(i)	demonstrate how to use the multiple listing service to identify housing properties;	
	(ii)	demonstrate how to use the multiple listing service to compare housing properties;	
(K)	analyze and explain a typical apartment lease such as terms, deposit, occupancy, parking, and cancellation contract policy; and		
	(i)	analyze and explain a typical apartment lease such as terms;	Pg. 301–307 Section 9.1 Renting
	(ii)	analyze and explain a typical apartment lease such as deposit;	Pg. 303–304 Deposits Pg. 304 Example 9-1B Check It , Pg. 307 Checkpoint #2–#3
	(iii)	analyze and explain a typical apartment lease such as occupancy;	Pg. 301–307 Section 9.1 Renting
	(iv)	analyze and explain a typical apartment lease such as parking;	Pg. 301–307 Section 9.1 Renting
	(v)	analyze and explain a typical apartment lease such as cancellation contract policy;	Pg. 301–307 Section 9.1 Renting
(L)	compare options for coverage for renter's insurance.		Pg. 304–306 Renters Insurance Pg. 306 Example 9-1C Check It, Pg. 307 Checkpoint #4–#5, Pg. 332 EOC #12

Standard 8: The student applies mathematical process standards to demonstrate an understanding of the difference between a vehicle purchase and a vehicle lease and costs associated with each. The student is expected to:		
(A)	create an amortization table using technology to collect and organize data to make decisions and critical judgments about varying the down payment, period of loan, special principal payment, and interest rates for a vehicle loan	
	(i)	create an amortization table using technology to collect and organize data to make decisions and critical judgments about varying the down payment for a vehicle loan
	(ii)	create an amortization table using technology to collect and organize data to make decisions and critical judgments about varying the period of loan for a vehicle loan
	(iii)	create an amortization table using technology to collect and organize data to make decisions and critical judgments about special principal payment for a vehicle loan
	(iv)	prepare a monthly amortization table with a variety of interest rates for a vehicle loan;
(B)	determine the costs associated with owning and leasing a vehicle, including insurance, maintenance, repairs, and fuel;	
	(i)	determine the costs associated with owning a vehicle, including insurance;
	(ii)	determine the costs associated with owning a vehicle, including maintenance;
	(iii)	determine the costs associated with owning a vehicle, including repairs;
	(iv)	determine the costs associated with owning a vehicle, including fuel;
	(v)	determine the costs associated with leasing a vehicle, including insurance;
	(vi)	determine the costs associated with leasing a vehicle, including maintenance;
	(vii)	determine the costs associated with leasing a vehicle, including repairs;
	(viii)	determine the costs associated with leasing a vehicle, including fuel;
(C)	compare the total cost of buying and owning a vehicle to leasing a vehicle;	
(D)	compare the total cost of purchase and maintenance of several possible vehicles;	
(E)	identify and understand the costs and benefits of maintenance contracts and vehicle warranties;	
	(i)	identify and understand the costs and benefits of maintenance contracts;

	(ii)	identify and understand the costs and benefits of vehicle warranties;	Pg. 350 Warranties
(F)		calculate the funding needed to maintain vehicle payments in the event of a financial emergency; and	
(G)		research various options for a driver's education course and the benefits of the course and the impact of a moving violation on insurance rates.	
	(i)	research various options for a driver's education course;	
	(ii)	research various benefits of the course;	
	(iii)	research the impact of a moving violation on insurance rates.	
Standard 9: The student applies mathematical process standards to demonstrate an understanding of investment options. The student is expected to:			
(A)		identify the factors involved in the various methods of buying and selling stocks and mutual funds, including load and no-load funds, by evaluating the stock dividend yield, price-earnings ratio, return on investment, earnings per share, and net asset value;	
	(i)	identify the factors involved in the various methods of buying stocks by evaluating the stock dividend yield	Pg. 382–383 Calculating Dividend Yield Pg. 383 Example 11-3C Check It, Pg. 389 Checkpoint #2, Pg. 393 EOC #16
	(ii)	identify the factors involved in the various methods of buying stocks by evaluating the price-earnings ratio	
	(iii)	identify the factors involved in the various methods of buying stocks by evaluating the return on investment	Pg. 388 First paragraph “The idea behind an investment...” Pg. 388 Example 11-3G Check It, Pg. 389 Checkpoint #5, Pg. 393 EOC #18
	(iv)	identify the factors involved in the various methods of buying stocks by evaluating the earnings per share	Pg. 381–382 Stock Dividends Pg. 382 Example 11-3B Check It, Pg. 389 Checkpoint #2
	(v)	identify the factors involved in the various methods of buying stocks by evaluating net asset value;	Pg. 384–385 Mutual Funds Pg. 385 Example 11-3D Check It, Pg. 389 Checkpoint #3
	(vi)	identify the factors involved in the various methods of selling stocks by evaluating the stock dividend yield	Pg. 382–383 Calculating Dividend Yield Pg. 383 Example 11-3C Check It, Pg. 389 Checkpoint #2, Pg. 393 EOC #16
	(vii)	identify the factors involved in the various methods of selling stocks by evaluating the price-earnings ratio	
	(viii)	identify the factors involved in the various methods of selling stocks by evaluating the return on investment	Pg. 388 First paragraph “The idea behind an investment...” Pg. 388 Example 11-3G Check It, Pg. 389 Checkpoint #5, Pg. 393 EOC #18
	(ix)	identify the factors involved in the various methods of selling stocks by evaluating the earnings per share	Pg. 381–382 Stock Dividends Pg. 382 Example 11-3B Check It, Pg. 389 Checkpoint #2
	(x)	identify the factors involved in the various methods of selling stocks by evaluating net asset value;	Pg. 384–385 Mutual Funds Pg. 385 Example 11-3D Check It, Pg. 389 Checkpoint #3
	(xi)	identify the factors involved in the various methods of buying mutual funds, including load funds, by evaluating the stock dividend yield	Pg. 382–383 Calculating Dividend Yield Pg. 383 Example 11-3C Check It, Pg. 389 Checkpoint #2, Pg. 393 EOC #16
	(xii)	identify the factors involved in the various methods of buying mutual funds, including load funds, by evaluating the price-earnings ratio	Pg. 384–385 Mutual Funds
	(xiii)	identify the factors involved in the various methods of buying mutual funds, including load funds, by evaluating the return on investment	Pg. 388 First paragraph “The idea behind an investment...” Pg. 388 Example 11-3G Check It, Pg. 389

		Checkpoint #5, Pg. 393 EOC #18
(xiv)	identify the factors involved in the various methods of buying mutual funds, including load funds ,by evaluating the earnings per share	Pg. 381–382 Stock Dividends Pg. 382 Example 11-3B Check It, Pg. 389 Checkpoint #2
(xv)	identify the factors involved in the various methods of buying mutual funds, including load funds, by evaluating net asset value;	Pg. 384–385 Mutual Funds Pg. 385 Example 11-3D Check It, Pg. 389 Checkpoint #3
(xvi)	identify the factors involved in the various methods of selling mutual funds, including load funds, by evaluating the stock dividend yield	Pg. 382–383 Calculating Dividend Yield Pg. 383 Example 11-3C Check It, Pg. 389 Checkpoint #2, Pg. 393 EOC #16
(xvii)	identify the factors involved in the various methods of selling mutual funds, including load funds, by evaluating the price-earnings ratio	Pg. 384–385 Mutual Funds
(xvii)	identify the factors involved in the various methods of selling mutual funds, including load funds ,by evaluating the return on investment	Pg. 388 First paragraph “The idea behind an investment...” Pg. 388 Example 11-3G Check It, Pg. 389 Checkpoint #5, Pg. 393 EOC #18
(xix)	identify the factors involved in the various methods of selling mutual funds, including load funds, by evaluating the earnings per share	Pg. 381–382 Stock Dividends Pg. 382 Example 11-3B Check It, Pg. 389 Checkpoint #2
(xx)	identify the factors involved in the various methods of selling mutual funds, including load funds, by evaluating net asset value;	Pg. 384–385 Mutual Funds Pg. 385 Example 11-3D Check It, Pg. 389 Checkpoint #3
(xxi)	identify the factors involved in the various methods of buying mutual funds, including no-load funds, by evaluating the stock dividend yield	Pg. 382–383 Calculating Dividend Yield Pg. 383 Example 11-3C Check It, Pg. 389 Checkpoint #2, Pg. 393 EOC #16
(xxii)	identify the factors involved in the various methods of buying mutual funds, including no-load funds, by evaluating the price-earnings ratio	Pg. 384–385 Mutual Funds
(xxiii)	identify the factors involved in the various methods of buying mutual funds, including no-load funds, by evaluating the return on investment	Pg. 388 First paragraph “The idea behind an investment...” Pg. 388 Example 11-3G Check It, Pg. 389 Checkpoint #5, Pg. 393 EOC #18
(xxiv)	identify the factors involved in the various methods of buying mutual funds, including no-load funds ,by evaluating the earnings per share	Pg. 381–382 Stock Dividends Pg. 382 Example 11-3B Check It, Pg. 389 Checkpoint #2
(xxv)	identify the factors involved in the various methods of buying mutual funds, including no-load funds, by evaluating net asset value;	Pg. 384–385 Mutual Funds Pg. 385 Example 11-3D Check It, Pg. 389 Checkpoint #3
(xxvi)	identify the factors involved in the various methods of selling mutual funds, including no-load funds, by evaluating the stock dividend yield	Pg. 382–383 Calculating Dividend Yield Pg. 383 Example 11-3C Check It, Pg. 389 Checkpoint #2, Pg. 393 EOC #16
(xxvii)	identify the factors involved in the various methods of selling mutual funds, including no-load funds, by evaluating the price-earnings ratio	Pg. 384–385 Mutual Funds
(xxviii)	identify the factors involved in the various methods of selling mutual funds, including no-load funds ,by evaluating the return on investment	Pg. 388 First paragraph “The idea behind an investment...” Pg. 388 Example 11-3G Check It, Pg. 389 Checkpoint #5, Pg. 393 EOC #18
(xxix)	identify the factors involved in the various methods of selling mutual funds, including no-load funds, by evaluating the earnings per share	Pg. 381–382 Stock Dividends Pg. 382 Example 11-3B Check It, Pg. 389 Checkpoint #2
(xxx)	identify the factors involved in the various methods of selling mutual funds, including no-load funds, by evaluating net asset value;	Pg. 384–385 Mutual Funds Pg. 385 Example 11-3D Check It, Pg. 389 Checkpoint #3
(B)	calculate the cost of buying and selling bonds and analyze the investment return from bond yield and bond interest payment;	

	(i)	calculate the cost of buying and selling bonds;	Pg. 374–377 Buying and Selling Bonds Pg. 375 Example 11-2C Check It, Pg. 376 Example 11-2D Check It, Pg. 377 Example 11-2E Check It, Pg. 378 Checkpoint #2–3, Pg. 392 EOC #14
	(ii)	analyze the investment return from bond yield;	Pg. 376 First Paragraph Bond yield Pg. 377 Example 11-2E Check It, Pg. 378 Checkpoint #5, Pg. 392 EOC #15
	(iii)	analyze the investment return from bond interest payment;	Pg. 372–373 Bonds Pg. 373 Example 11-2A Check It, Pg. 378 Checkpoint #1, #4, Pg. 392 EOC #13
(C)	compare differences among investments, including stocks, bonds, mutual funds, Exchange Traded Funds, and real estate; and		
	(i)	compare differences among investments, including stocks;	Pg. 379–383 Buying and Selling Stock, Stock Dividends, Calculating Dividend Yield Pg. 381 Example 11-3A Check It, Pg. 382 Example 11-3B Check It, Pg. 383 Example 11-3C Check It, Pg. 389 Checkpoint #1–2, Pg. 393 EOC #16
	(ii)	compare differences among investments, including bonds;	Pg. 372–377 Section 11.2 Bonds Pg. 373 Example 11-2A Check It, Pg. 374 Example 11-2B Check It, Pg. 375 Example 11-2C Check It, Pg. 376 Example 11-2D Check It, Pg. 377 Example 11-2E Check It, Pg. 378 Checkpoint #1–5. Pg. 392 EOC #13–15
	(iii)	compare differences among investments, including mutual funds;	Pg. 384–388 Mutual Funds Pg. 385 Example 11-3D Check It, Pg. 387 Example 11-3E Check It, Pg. 388 Example 11-3F Check It, Pg. 389 Checkpoint #3–5, Pg. 393 EOC #17, #18
	(iv)	compare differences among investments, including Exchange Traded Funds;	Pg. 379-380 Buying and Selling Stock
	(v)	compare differences among investments, including real estate;	Pg. 438–441 Revenue-Generating Assets Pg. 440 Example 13-3A Check It, Pg. 443 Checkpoint #1–2, Pg. 446 EOC #17
(D)	compare the risk and return for a diversified and non-diversified investment portfolio in a student-created portfolio.		
	(i)	compare the risk and return for a diversified investment portfolio in a student-created portfolio;	Pg. 365-389 Chapter 11 Building Wealth, Pg. 438–443 Section 13.3 Other Investments
	(ii)	compare the risk and return for a non-diversified investment portfolio in a student-created portfolio.	Pg. 365-389 Chapter 11 Building Wealth
Standard 10: The student applies mathematical process standards to demonstrate an understanding of various types of insurance, including life, health, disability, and income insurances, and special protection. The student is expected to:			
(A)	analyze the costs and benefits of term and permanent (whole) life insurance such as the cost of premiums, dividends, accumulation of cash value, tax treatment of death benefits, and protection from creditors of death benefits and cash values;		
	(i)	analyze the costs of term life insurance such as the cost of premiums, dividends, accumulation of cash value, tax treatment of death benefits, and protection from creditors of death benefits and cash values;	Pg. 395–397 Life Insurance Pg. 396 Example 12-1A Check It, Pg. 401 Checkpoint #1–2, Pg. 420 EOC #11 Pg 452-483 Stages of Life Project
	(ii)	analyze benefits of term life insurance such as the cost of premiums, dividends, accumulation of cash value, tax treatment of death benefits, and protection from creditors of death benefits and	Pg. 395–397 Life Insurance Pg. 396 Example 12-1A Check It, Pg. 401 Checkpoint #1–2, Pg. 420 EOC #11

		cash values;	
	(iii)	analyze the costs of permanent (whole) life insurance such as the cost of premiums, dividends, accumulation of cash value, tax treatment of death benefits, and protection from creditors of death benefits and cash values;	Pg. 397 Permanent Life Insurance, Pg. 399–401 Cash Value Pg. 401 Example 12-1C Check It, Pg. 401 Checkpoint #5
	(vi)	analyze the benefits of permanent (whole) life insurance such as the cost of premiums, dividends, accumulation of cash value, tax treatment of death benefits, and protection from creditors of death benefits and cash values;	Pg. 397 Permanent Life Insurance, Pg. 399–401 Cash Value Pg. 401 Example 12-1C Check It, Pg. 401 Checkpoint #5
(B)	estimate the amount of life insurance needed using a needs approach or an earnings multiple approach;		
	(i)	estimate the amount of life insurance needed using a needs approach;	Pg. 395–401 Section 12.1 Life Insurance Pg. 401 Checkpoint
	(ii)	estimate the amount of life insurance needed using a an earnings multiple approach;	Pg. 397–399 How Much Life Insurance Do You Need? Pg. 399 Example 12-1B Check It, Pg. 401 Checkpoint #3–4, Pg. 420 EOC #12
(C)	estimate the cost of healthcare coverage, including the cost of health insurance premiums, co-payments, deductibles, and out-of-pocket expenses;		
	(i)	estimate the cost of healthcare coverage, including the cost of health insurance premiums;	Pg. 402–404 Health Insurance Pg. 403 Example 12-2A Check It, Pg. 404 Example 12-2B Check It, Pg. 410 Checkpoint #1, #2, Pg. 420 EOC #13
	(ii)	estimate the cost of healthcare coverage, including co-payments;	Pg. 404–406 Deductibles and Coinsurance Pg. 406 Example 12-2C Check It, Pg. 411 Checkpoint #3, Pg. 420 EOC #14
	(iii)	estimate the cost of healthcare coverage, including the cost of health insurance deductibles;	Pg. 404–406 Deductibles and Coinsurance Pg. 406 Example 12-2C Check It, Pg. 411 Checkpoint #3, Pg. 420 EOC #14, #15
	(iv)	estimate the cost of healthcare coverage, including the cost of health insurance out-of-pocket expenses;	Pg. 404–409 Deductibles and Coinsurance Pg. 406 Example 12-2C Check It, Pg. 407 Example 12-2D Check It, Pg. 409 Example 12-2E Check It Pg. 411 Checkpoint #4, Pg. 420 EOC #14, #15
(D)	explain the need for disability income insurance and research the cost;		
	(i)	explain the need for disability income insurance;	Pg. 409–410 Disability Insurance Pg. 410 Example 12-2F Check It, Pg. 411 Checkpoint #5, Pg.420 EOC #16
	(ii)	research the cost of disability income insurance;	Pg. 409–410 Disability Insurance Pg. 410 Example 12-2F Check It, Pg. 411 Checkpoint #5, Pg.420 EOC #16
(E)	compare the benefits to the costs of special protection coverage such as cancer, pet, vacation, burial, international travel, and purchase protection;		
	(i)	compare the benefits to the costs of special protection coverage such as cancer;	Pg. 417 Other Insurance
	(ii)	compare the benefits to the costs of special protection coverage such as pets;	Pg. 417 Other Insurance
	(iii)	compare the benefits to the costs of special protection coverage such as vacation;	Pg. 415–416 Travel Insurance Pg. 416 Example 12-3B Check It, Pg. 417 Checkpoint #4, #5, Pg.420 EOC #18
	(iv)	compare the benefits to the costs of special protection coverage such as burial;	Pg. 395–397 Life Insurance

	(v)	compare the benefits to the costs of special protection coverage such as international travel;	Pg. 415–416 Travel Insurance Pg. 416 Example 12-3B Check It, Pg. 417 Checkpoint #4, #5, Pg.420 EOC #18
	(vi)	compare the benefits to the costs of special protection coverage such as purchase protection;	Pg. 417 Other Insurance
(F)	demonstrate an understanding of the actuarial process used to set premiums; and		Pg. 395–397 Life Insurance
(G)	demonstrate an understanding of insurance company and agent selection and professional designations within the insurance profession.		
	(i)	demonstrate an understanding of insurance company	Pg. 395–397 Life Insurance
	(ii)	demonstrate an understanding of agent selection	
	(iii)	demonstrate an understanding of professional designations within the insurance profession	

Standard 11: The student applies mathematical process standards to demonstrate an understanding of retirement plans. The student is expected to:

(A)	compare tax advantage retirement plans, including Individual Retirement Accounts (IRAs), Roth IRAs, 401(k) plans, and 403(b) plans, and determine an appropriate investment for retirement;		
	(i)	compare tax advantage retirement plans, including Individual Retirement Accounts (IRAs) , and determine an appropriate investment for retirement;	Pg. 429–432 IRAs and 401(k)s Pg. 431 Example 13-2A Check It, Pg. 436 Checkpoint #1–2, Pg. 446 EOC #14 Pg 452-483 Stages of Life Project
	(ii)	compare tax advantage retirement plans, including Individual Roth IRAs, and determine an appropriate investment for retirement;	Pg. 432 First paragraph “Employee contributions to IRAs...”
	(iii)	compare tax advantage retirement plans, including 401(k) plans, and determine an appropriate investment for retirement;	Pg. 431–432 Fir paragraph “When the investor with the IRA...” Pg. 432 Example 13-2B Check It, Pg. 437 Checkpoint #3, Pg. 446 EOC #15
	(iv)	compare tax advantage retirement plans, including 403(b) plans, and determine an appropriate investment for retirement;	Pg. 429-437 Section 13.2 Retirement Planning
	(v)	compare tax advantage retirement plans, and determine an appropriate investment for retirement;	Pg. 429–432 IRAs and 401(k)s Pg. 431 Example 13-2A Check It, Pg. 432 Example 13-2B Check It Pg. 436–437 Checkpoint #1–3, Pg. 437, Pg. 446 EOC #14, #15
(B)	calculate the exponential growth benefits of starting early to invest with continuous contributions;		Pg. 429-437 Section 13.2 Retirement Planning Pg. 447 Apply Your Technology Skills, Data File 13-1 Calculating Income from an Annuity, Data File 13-4 Investing a Roth Account
(C)	calculate tax treatment penalty for early withdrawal; and		Pg. 429-437 Section 13.2 Retirement Planning Pg. 447 Apply Your Technology Skills, Data File 13-1 Calculating Income from an Annuity, Data File 13-4 Investing a Roth Account
(D)	calculate, using technology, the amount that must be saved annually to achieve financial independence by a desired age.		Pg. 429-437 Section 13.2 Retirement Planning Pg. 447 Apply Your Technology Skills, Data File 13-1 Calculating Income from an Annuity, Data File 13-4 Investing a Roth Account

Standard 12: The student applies mathematical process standards to demonstrate an understanding of a fixed pension, a variable pension, social security, and an annuity. The student is expected to identify an annuity and calculate and display graphically the

future value of an annuity.		
(i) The student applies mathematical process standards to demonstrate an understanding of a fixed pension,		Pg. 433 Pensions Pg. 429-437 Section 13.2 Retirement Planning Pg. 447 Apply Your Technology Skills, Data File 13-1 Calculating Income from an Annuity, Data File 13-4 Investing a Roth Account Pg 452-483 Stages of Life Project
(ii) The student applies mathematical process standards to demonstrate an understanding of a variable pension		Pg. 429-437 Section 13.2 Retirement Planning Pg. 447 Apply Your Technology Skills, Data File 13-1 Calculating Income from an Annuity, Data File 13-4 Investing a Roth Accounts
(iii) The student applies mathematical process standards to demonstrate an understanding of social security		Pg. 432–433 Social Security Pg. 429-437 Section 13.2 Retirement Planning Pg. 447 Apply Your Technology Skills, Data File 13-1 Calculating Income from an Annuity, Data File 13-4 Investing a Roth Account
(iv) The student applies mathematical process standards to demonstrate an understanding of an annuity.		Pg. 433–436 Annuities Pg. 435 Example 13-2C Check It, Pg. 436 Example 13-2D Check It, Pg. 437 Checkpoint #4–5, Pg. 446 EOC #16
(v) calculate the future value of an annuity.		Pg. 433–436 Annuities Pg. 435 Example 13-2C Check It, Pg. 436 Example 13-2D Check It, Pg. 437 Checkpoint #4–5, Pg. 446 EOC #16
(vi) display graphically the future value of an annuity.		Pg. 433–436 Annuities Pg. 435 Example 13-2C Check It, Pg. 436 Example 13-2D Check It
Standard 13: The student applies mathematical process standards to demonstrate an understanding of wills and trusts for the distribution of assets at death. The student is expected to identify how wills and trusts support the distribution of assets after death.		Pg. 425–426 Wills and Trusts
Standard 14: The student applies mathematical process standards to demonstrate an understanding of charitable giving. The student is expected to demonstrate an understanding of the value and benefits of charitable giving.		
Standard 15: The student applies mathematical process standards to demonstrate an understanding of the budgeting process. The student is expected to:		
(A)	create a comprehensive personal budget, including fixed and variable expenses, college savings, emergency savings, and retirement savings;	
	(i)	create a comprehensive personal budget, including fixed expenses; Pg. 185–192 Creating a Budget Pg. 189 Example 6-1B Check It, Pg. 192 Checkpoint #1–3, Pg. 216 EOC #11–12, Pg. 458–459 Exercise 1G, Pg. 474–475 Exercise 3I, Pg. 481–482 Exercise 4H
	(ii)	create a comprehensive personal budget, including variable expenses; Pg. 185–192 Creating a Budget Pg. 189 Example 6-1B Check It, Pg. 192 Checkpoint #1–3, Pg. 216 EOC #11–12, Pg. 458–459 Exercise 1G, Pg. 474–475 Exercise 3I, Pg. 481–482 Exercise 4H
	(iii)	create a comprehensive personal budget, including college savings; Pg. 185–192 Creating a Budget Pg. 189 Example 6-1B Check It, Pg. 192 Checkpoint #1–3, Pg. 216 EOC #11–12, Pg. 458–459 Exercise 1G, Pg. 474–475

			Exercise 3I, Pg. 481–482 Exercise 4H
	(iv)	create a comprehensive personal budget, including emergency savings;	Pg. 185–192 Creating a Budget Pg. 189 Example 6-1B Check It, Pg. 192 Checkpoint #1–3, Pg. 216 EOC #11–12, Pg. 458–459 Exercise 1G, Pg. 474–475 Exercise 3I, Pg. 481–482 Exercise 4H
	(v)	create a comprehensive personal budget, including retirement savings;	Pg. 185–192 Creating a Budget Pg. 189 Example 6-1B Check It, Pg. 192 Checkpoint #1–3, Pg. 216 EOC #11–12, Pg. 458–459 Exercise 1G, Pg. 474–475 Exercise 3I, Pg. 481–482 Exercise 4H
(B)	identify free resources to assist with maintaining a budget; and		
(C)	compare different standards of living in the United States, including poverty, minimum wage, living wage, and desired standards of living.		
	(i) compare different standards of living in the United States, including poverty		
	(ii) compare different standards of living in the United States, including minimum wage		Pg. 36–40 Hourly Wages
	(iii) compare different standards of living in the United States, including living wage		
	(iv) compare different standards of living in the United States, including desired standards of living.		
Standard 16: The student applies mathematical process standards to demonstrate an understanding of identity theft. The student is expected to:			
(A)	define and explain types of identity theft;		Pg. 413 Special Feature Financial Smart Identify Theft
(B)	create a plan for prevention of identity theft; and		Pg. 413 Special Feature Financial Smart Identify Theft
(C)	identify suitable methods for reporting identity theft.		Pg. 413 Special Feature Financial Smart Identify Theft
Standard 17: The student applies mathematical process standards to demonstrate an understanding for a postsecondary plan. The student is expected to:			
(A)	understand the educational, military, and current job opportunities; and		
	(i)	understand the educational opportunities;	Pg. 288-295 Section 8.4 Student Loans
	(ii)	understand the military opportunities;	
	(iii)	understand the current job opportunities;	Career Discover Feature Pg. 53, 63, 101, 122, 169–170, 208, 242, 292, 309, 342, 373, 398, 441
(B)	research and align interests and skills with potential careers and postsecondary education to assure a life strategy that will produce employment the student enjoys with a desired standard of living;		
	(i)	research and align interests and skills with potential careers to assure a life strategy that will produce employment the student enjoys with a desired standard of living;	Pg. 461-467 Stage 2 Early Career Years
	(ii)	research and align interests and skills with postsecondary education to assure a life strategy that will produce employment the student enjoys with a desired standard of living;	Pg. 468-476 Stage 3 Earning Year
(C)	calculate the total funding required to complete a desired postsecondary education program;		Pg. 288-295 Section 8.4 Student Loans Pg. 294–295 Checkpoint #1–5
(D)	identify different resources for acquiring funding for education after high school such as personal savings, employment, Free Application for Federal Student Aid (FAFSA), Texas Application for Federal Student Aid, Expected Family Contribution, Pell Grants, workstudy programs, student loans, Individual Development Accounts, scholarships such as the Preliminary SAT/National Merit Scholarship Qualifying Test (PSAT/NMSQT®), and internships to reduce the projected cost of education;		
	(i)	identify different resources for acquiring funding	Pg. 292-293 Other Means of Funding

		for education after high school such as personal savings	Pg. 299 Apply Your Technology Skills Data File 8-2 Calculating Monthly Loan Payments, Data File 8-4 Filling out a Financial Aid Application
	(ii)	identify different resources for acquiring funding for education after high school such as employment	Pg. 292-293 Other Means of Funding Pg. 299 Apply Your Technology Skills Data File 8-2 Calculating Monthly Loan Payments, Data File 8-4 Filling out a Financial Aid Application
	(iii)	identify different resources for acquiring funding for education after high school such as Free Application for Federal Student Aid (FAFSA)	Pg. 292-293 Other Means of Funding Pg. 299 Apply Your Technology Skills Data File 8-2 Calculating Monthly Loan Payments, Data File 8-4 Filling out a Financial Aid Application
	(iv)	identify different resources for acquiring funding for education after high school such as Texas Application for Federal Student Aid	Pg. 292-293 Other Means of Funding Pg. 299 Apply Your Technology Skills Data File 8-2 Calculating Monthly Loan Payments, Data File 8-4 Filling out a Financial Aid Application
	(v)	identify different resources for acquiring funding for education after high school such as Expected Family Contribution	Pg. 292-293 Other Means of Funding Pg. 299 Apply Your Technology Skills Data File 8-2 Calculating Monthly Loan Payments, Data File 8-4 Filling out a Financial Aid Application
	(vi)	identify different resources for acquiring funding for education after high school such as Pell Grants	Pg. 292-293 Other Means of Funding Pg. 299 Apply Your Technology Skills Data File 8-2 Calculating Monthly Loan Payments, Data File 8-4 Filling out a Financial Aid Application
	(vii)	identify different resources for acquiring funding for education after high school such as workstudy programs	Pg. 292-293 Other Means of Funding Pg. 299 Apply Your Technology Skills Data File 8-2 Calculating Monthly Loan Payments, Data File 8-4 Filling out a Financial Aid Application
	(viii)	identify different resources for acquiring funding for education after high school such as student loans	Pg. 292-293 Other Means of Funding Pg. 299 Apply Your Technology Skills data files 8-2 Calculating Loan Payments, data file 8-4 Filling out a Financial Aid Application
	(ix)	identify different resources for acquiring funding for education after high school such as Individual Development Accounts	Pg. 292-293 Other Means of Funding Pg. 299 Apply Your Technology Skills Data File 8-2 Calculating Monthly Loan Payments, Data File 8-4 Filling out a Financial Aid Application
	(x)	identify different resources for acquiring funding for education after high school such as scholarships such as the Preliminary SAT/National Merit Scholarship Qualifying Test (PSAT/NMSQT®)	Pg. 292-293 Other Means of Funding Pg. 299 Apply Your Technology Skills Data File 8-2 Calculating Monthly Loan Payments, Data File 8-4 Filling out a Financial Aid Application
	(xi)	identify different resources for acquiring funding for education after high school such as internships to reduce the projected cost of education	Pg. 292-293 Other Means of Funding Pg. 299 Apply Your Technology Skills Data File 8-2 Calculating Monthly Loan Payments, Data File 8-4 Filling out a Financial Aid Application
(E)		identify benefits and potential savings for students investing in themselves such as taking Advanced Placement and dual credit classes; and	
	(i)	identify benefits and potential savings for students	

		investing in themselves such as taking Advanced Placement;	
	(ii)	identify benefits and potential savings for students investing in themselves such as taking dual credit classes;	
(F)	graph and compare compensation earnings of potential careers and the cost of postsecondary education; and		
	(i)	graph compensation earnings of potential careers and the cost of postsecondary education	
	(ii)	compare compensation earnings of potential careers and the cost of postsecondary education	
(G)	calculate the Return on Investment from completing a desired postsecondary education program, taking into consideration anticipated earnings for a selected degree and the cost of attending a specific postsecondary program.		