



Goodheart-Willcox Publisher

18604 West Creek Drive • Tinley Park, IL 60477 • 800.323.0440 • www.g-w.com

Jump\$tart Coalition for Personal Financial Literacy®

3rd Edition

correlation of standards with

Goodheart-Willcox

Banking & Financial Systems ©2018

by **Biz Kid\$**

This chart correlates the performance expectations for National Standards developed by the Jump\$tart Coalition for Personal Financial Literacy®. All standards may not be appropriate for all classes.

National Standards in K–12 Personal Finance Education	
Financial Responsibility and Decision Making	
Overall Competency	
Apply reliable information and systematic decision making to personal financial decisions.	
Content Standard 1: Take responsibility for personal financial decisions.	ch. 14 (pg. 324–346) Figure 14-1 Special Feature Ethical Banking, pg. 29, 51, 67, 96, 111, 128, 159, 220, 241, 266, 285, 315, 329, 361, 375, 400 Special Feature Reading Prep, pg. 324 Special Feature Working in Teams, pg. 259
Content Standard 2: Find and evaluate financial information from a variety of sources.	ch. 7 Special Feature Careers in Finance, pg. 163 ch. 12 (pg. 292) ch. 14 (pg. 336–338)
Content Standard 3: Summarize major consumer protection laws.	ch. 6 (pg. 122–144) ch. 15 (pg. 362) ch. 17 (pg. 404) Figure 6-4, Figure 6-5, Figure 15-4 Law Glossary (pg. 411–414) Special Feature Biz Tips, pg. 37, 48, 51, 126, 133, 138, 139 Special Feature Communication Skills: Speaking, pg. 144 Special Feature Ethical Banking, pg. 128 Special Feature Reading Prep, pg. 122
Content Standard 4: Make financial decisions by systematically considering alternatives and consequences.	ch. 4 (pg. 98) ch. 7 (pg. 149–150) ch. 11 (pg. 262) Figure 7-1
Content Standard 5: Develop communication	ch. 15



Goodheart-Willcox Publisher

18604 West Creek Drive • Tinley Park, IL 60477 • 800.323.0440 • www.g-w.com

strategies for discussing financial issues.	Special Feature Communication Skills: Writing, pg. 368
Content Standard 6: Control personal information.	ch. 14 (pg. 336–339, 343) ch. 17 (pg. 401) Special Feature Biz Tips, pg. 29, 35
Income and Careers	
Overall Competency	
Use a career plan to develop personal income potential.	
Content Standard 1: Explore career options.	ch. 10 (pg. 250, 251, 257) ch. 12 (pg. 280–305) Figure 12-2, Figure 12-3 Special Feature Biz Tips, pg. 290 Special Feature Careers in Finance, pg. 34, 54, 75, 100), 117, 134, 163, 188, 222, 254, 319, 333, 364, 376, 402 Special Feature Communication Skills: Writing, pg. 305 Special Feature Ethical Banking, pg. 285 Special Feature Event Prep, pg. 305 Special Feature Reading Prep, pg. 280
Content Standard 2: Identify sources of personal income.	ch. 4 (pg. 98)
Content Standard 3: Describe factors affecting take-home pay.	ch. 7 (pg. 158, 160–161)
Planning and Money Management	
Overall Competency	
Organize personal finances and use a budget to manage cash flow.	
Content Standard 1: Develop a plan for spending and saving.	ch. 15 (pg. 361)
Content Standard 2: Develop a system for keeping and using financial records.	ch. 1 (pg. 29–30) ch. 12 (pg. 289, 294) Figure 1-3
Content Standard 3: Describe how to use different payment methods.	ch. 1 (pg. 26–28, 29–30, 33) ch. 2 (pg. 42–47, 55) ch. 7 (pg. 164–167, 169) ch. 9 (pg. 213–217, 223–226, 228) Figure 1-1, Figure 1-3, Figure 2-1, Figure 2-2, Figure 2-3 Figure 7-5, Figure 7-6, Figure 7-7, Figure 9-3, Figure 9-4, Figure 9-5, Figure 9-6, Figure 9-8 Special Feature Biz Tips, pg. 27, 44, 46, 47 Special Feature Working in Teams, pg. 40, 230
Content Standard 4: Apply consumer skills to purchase decisions.	ch. 4 (pg. 98) Special Feature Biz Tips pg. 281, 284, 287
Content Standard 5: Consider charitable giving.	ch. 11 (pg. 269)
Content Standard 6: Develop a personal financial	ch. 3 (pg. 60, 66)

plan.	ch. 8 (pg. 189) ch. 13 (pg. 307, 317)
Content Standard 7: Examine the purpose and importance of a will.	ch. 3 (pg. 69) Figure 3-4
Credit and Debit	
Overall Competency	
Maintain creditworthiness, borrow at favorable terms, and manage debt.	
Content Standard 1: Identify the costs and benefits of various types of credit.	ch. 8 (pg. 174, 180–184, 189) ch. 9 (pg. 226)
Content Standard 2: Explain the purpose of a credit record and identify borrowers' credit report rights.	ch. 8 (187–191) Special Feature Biz Tips, pg. 191
Content Standard 3: Describe ways to avoid or correct debt problems.	ch. 12 (pg. 292)
Content Standard 4: Summarize major consumer credit laws.	Law Glossary (pg. 411–414)
Risk Management and Insurance	
Overall Competency	
Use appropriate and cost-effective risk management strategies.	
Content Standard 1: Identify common types of risks and basic risk management methods.	ch. 3 (pg. 66–68) ch. 8 (pg. 190) ch. 13 (pg. 315–318) Figure 8-6, Figure 13-5
Content Standard 2: Explain the purpose and importance of property and liability insurance protection.	ch. 3 (pg. 66–68)
Content Standard 3: Explain the purpose and importance of health, disability, and life insurance protection.	ch. 3 (pg. 66–68, Figure 3-3)
Saving and Investing	
Overall Competency	
Implement a diversified investment strategy that is compatible with personal goals.	
Content Standard 1: Discuss how saving contributes to financial well-being.	ch. 7 (pg. 149–150, 151–157, 158–161, 169) ch. 11 (pg. 262) Figure 7-1, Figure 7-2, Figure 7-3, Figure 7-4, Special Feature Biz Tips, pg. 151, 153, 156, 160 Special Feature Working in Teams, pg. 171
Content Standard 2: Explain how investing builds wealth and helps meet financial goals.	ch. 7 (pg. 150–152, 158–162)
Content Standard 3: Evaluate investment alternatives.	ch. 2 (pg. 50–52, 55) ch. 3 (pg. 60–62, 72) ch. 4 (pg. 98) ch. 6 (pg. 137)



Goodheart-Willcox Publisher

18604 West Creek Drive • Tinley Park, IL 60477 • 800.323.0440 • www.g-w.com

	Figure 2-3, Figure 3-1 Special Feature Biz Tips, pg. 51, 67, 70, 71 Special Feature Ethical Banking, pg. 51 Special Feature Working in Teams, pg. 57
Content Standard 4: Describe how to buy and sell investments.	pg. 307
Content Standard 5: Explain how taxes affect the rate of return on investments.	ch. 2 (pg. 51) ch. 7 (pg. 159, 161)
Content Standard 6: Investigate how agencies that regulate financial markets protect investors.	ch. 1 (pg. 28, 32, 35) ch. 2 (pg. 47–48) ch. 6 (pg. 122–144) ch. 15 (pg. 359) ch. 16 (pg. 378) Figure 6-4 Law Glossary (pg. 411–414) Special Feature Biz Tips, pg. 126, 133, 138, 139 Special Feature Communication Skills: Speaking, pg. 144 Special Feature Ethical Banking, pg. 128 Special Feature Reading Prep, pg. 122