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Goodheart-Willcox Publisher
Correlation of *Exploring Financial Literacy* ©2020
to Jump\$tart Coalition for Personal Financial Literacy
National Standards in K–12 Personal Finance Education

Spending and Saving

Overall Competency: Apply strategies to monitor income a	and expenses, plan for spending, and save for future goals.
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	Pg. 92 paragraph 2 (savings plan)
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Standard 2. Pg. 93–94 Certificates of Deposit		
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Evaluate investment alternatives. Pg. 95 Money Market Accounts		
	Evaluate investment alternatives.	Pg. 95 Money Market Accounts

Pg. 25 You Do the Math 2-5 (gross pay per period)

	Dg. 212 Investing Pacies paragraph 1 (bulleted list)
	Pg. 212 Investing Basics paragraph 1 (bulleted list)
	Pg. 216–217 Investment Portfolio
	Pg. 216 Figure 10-1 Investment Pyramid
	Pg. 227–229 Bonds
	Pg. 228 You Do the Math 10-6
	Pg. 229–231 Mutual Funds
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	Pg. 236 Being Financially Responsible: Looking for the
	Right Investment
Standard 3.	Pg. 216 paragraph 2 (research investments)
Demonstrate how to buy and sell investments.	Pg. 217 paragraph 2 (financial advisor)
	Pg. 217–218 Stocks
	Pg. 217 Figure 10-2 Trade Confirmation
	Pg. 218 Figure 10-3 Stock Market Report
	Pg. 219–220 Give It a Go: Stock Market Report
	Pg. 220 Internet Research: Stock Quotes
	Pg. 221 Market Conditions paragraph 1
	Pg. 254 Dollars and Sense: Opening a Roth IRA
Standard 4.	Pg. 133 last paragraph (bulleted list)
Investigate how agencies protect investors and regulate	Pg. 218 last paragraph (Securities and Exchange
financial markets and products	Commission)
Risk Management and Insurance	

Risk Management and Insurance

Overall Competency: Apply appropriate and cost-effective risk management strategies.	
Standard 1.	Pg. 140–159 Chapter 7 Insurance: Protecting Your Assets
Identify common types of risks and basic risk	(all)
management methods.	Pg. 143 You Do the Math 7-1 (insurance premiums)
	Pg. 145 Figure 7-1 Types of Car Insurance Coverage
	Pg. 147–148 Internet Research: Car Insurance
	Pg. 148 Dollars and Sense: Know Your Car Insurance
	Policy Pg. 149 You Do the Math 7-2 (home insurance)
	Pg. 151 You Do the Math 7-3 (renters insurance)
	Pg. 151 Give It a Go: Inventory
	Pg. 153 You Do the Math 7-4 (medical expenses)
	Pg. 154 Internet Research: Minimizing Health-Care Costs
	Pg. 157 Internet Research: Insurance Plan
Standard 2.	Pg. 144–145 Car Insurance
Justify reasons to use property and liability insurance.	Pg. 145 Figure 7-1 Types of Car Insurance Coverage
, , , , , ,	Pg. 147–148 Internet Research: Car Insurance
	Pg. 148 Dollars and Sense: Know Your Car Insurance
	Policy
	Pg. 149 Homeowners Insurance
	Pg. 149 You Do the Math 7-2 (home insurance)
	Pg. 150 Renters Insurance
	Pg. 151 Give It a Go: Inventory
	Pg. 158 Other Types of Insurance bullet 3 (warranty
	insurance), bullet 4 (flood insurance), bullet 7 (pet
	insurance)
Standard 3.	Pg. 152–154 Health Insurance
	Pg. 155 Disability Insurance

Justify reasons to use health, disability, long-term care,	Pg. 156–157 Life Insurance
and life insurance.	Pg. 153 You Do the Math 7-4 (medical expenses)
	Pg. 154 Internet Research: Minimizing Health-Care Costs
	Pg. 158 Other Types of Insurance bullet 1 (disease
	coverage), bullet 2 (dental and vision insurance),
	bullet 5 (long-term care insurance)

	coverage), bullet 2 (dental and vision insurance),
	bullet 5 (long-term care insurance)
Figure in Dec	
	cision Making
Overall Competency: Apply reliable information and system	
Standard 1.	Pg. 4 Financial Literacy
Recognize the responsibilities associated with personal	Pg. 6 Needs and Wants
financial decisions.	Pg. 9 Being Financial Responsible: Needs and Wants
	Pg. 126 Purchasing Decisions
	Pg. 127 Give It a Go: Types of Financial Decisions
	Pg. 128 Decision-Making Process
	Pg. 128 Figure 6-2 Decision-Making Process
	Pg. 128 Give It a Go: Decision-Making Process
Standard 2.	Pg. 126–128 Purchasing Decisions
Use reliable resources when making financial decisions.	Pg. 127 Give It a Go: Types of Financial Decisions
	Pg. 128 Figure 6-2 Decision-Making Process
	Pg. 128 Give It a Go: Decision-Making Process
Standard 3.	Pg. 133 last paragraph (bulleted list)
Summarize major consumer protection laws.	
Standard 4.	Pg. 126–128 Purchasing Decisions
Make criterion-based financial decisions by systematically	Pg. 127 Give It a Go: Types of Financial Decisions
considering alternatives and consequences.	Pg. 128 Figure 6-2 Decision-Making Process
	Pg. 128 Give It a Go: Decision-Making Process
Standard 5.	Pg. 128 Decision-Making Process
Apply communication strategies when discussing	Pg. 127 Give It a Go: Types of Financial Decisions
financial issues.	Pg. 128 Figure 6-2 Decision-Making Process
	Pg. 216 paragraph 2 (research investments)
	Pg. 217 paragraph 2 (financial advisor)
	Pg. 236 Being Financially Responsible: Looking for the
	Right Investment
	Pg. 233 paragraph 5
	Pg. 254 Dollars and Sense: Opening a Roth IRA
	Pg. 257 Being Financially Responsible: Planning for
	Retirement
	Pg. 259 Being Financially Responsible: Financial Goals
Standard 6.	Pg. 120–122 Credit Cards
Analyze the requirements of contractual obligations.	Pg. 122 You Do the Math 6-2 (cash advance)
	Pg. 122–125 Selecting a Credit Card
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	Pg. 126 Being Financially Responsible: Handling a Credit Card
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	Pg. 193 Figure 9-1 Car Loan Calculator
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	Pg. 195 Figure 9-2 Buy or Lease Comparison
	Pg. 197 apartment lease
	Pg. 199–203 Buying a Home
	Pg. 202 You Do the Math (mortgage payments)
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	Pg. 203 Give It a Go: Mortgage Payments
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Standard 7.	Pg. 85 Dollars and Sense: On the Lookout for Identity
Control personal information.	Theft
Standard 8.	Pg. 4 paragraph 3 (financial plan)
Use a personal financial plan.	Pg. 4 Check Your Understanding
	Pg. 5–6 Financial Goals
	Pg. 6 Dollars and Sense: SMART Goals