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Correlation of **EXPLORING FINANCIAL LITERACY** ©2020  
to the National Standards for Business Education Personal Finance Standards  
by the National Business Education Association (NBEA)

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**I. Personal Decision Making**

**Achievement Standard:** Use a rational decision-making process as it applies to the roles of citizens, workers, and consumers.

p. 126–127 Purchasing Decisions  
p. 127 Comparison Shopping  
p. 127 Give It a Go Types of Financial Decisions  
p. 128 Decision-Making Process  
p. 128 Figure 6-2 Decision-Making Process  
p. 129 Give It a Go: Decision-Making Process  
p. 169 Give It a Go Career Planning

**II. Earning and Reporting Income**

**Achievement Standard:** Identify various forms of income and analyze factors that affect income as a part of the career decision-making process.

p. 18–24 Earnings  
p. 46 Income  
p. 46 Check Your Understanding  
p. 53 Discretionary Income  
p. 170 Postsecondary Education  
p. 171–173 Figure 8-2 Annual and Lifetime Earnings by Degree Earned  
p. 250 Individual Retirement Accounts

**III. Managing Finances and Budgeting**

**Achievement Standard:** Develop and evaluate a spending/savings plan.

p. 5–6 Financial Goals  
p. 6 Dollars and Sense SMART Goals  
p. 54–58 Creating a Budget  
p. 92–96 Savings Accounts

**IV. Saving and Investing**

**Achievement Standard:** Evaluate savings and investment options to meet short- and long-term goals.

p. 5–6 Financial Goals  
p. 6 Dollars and Sense SMART Goals  
p. 92–96 Savings Accounts  
p. 212–215 Investing Basics  
p. 216–217 Investment Portfolio  
p. 217–227 Stocks  
p. 227–229 Bonds  
p. 229–232 Mutual Funds  
p. 250 Individual Retirement Accounts

**V. Buying Goods and Services**

**Achievement Standard:** Apply a decision-making model to maximize consumer satisfaction when buying goods and services.

p. 126–127 Purchasing Decisions  
p. 127 Comparison Shopping  
p. 127 Give It a Go Types of Financial Decisions  
p. 128 Decision-Making Process  
p. 128 Figure 6-2 Decision-Making Process  
p. 129 Give It a Go: Decision-Making Process

<b>VI. Banking and Financial Institutions</b>	
<b>Achievement Standard:</b> Evaluate services provided by financial deposit institutions to transfer funds.	<p>p. 33 Dollars and Sense Using Direct Deposit</p> <p>p. 66–68 Financial Institutions</p> <p>p. 69–74 Checking Accounts</p> <p>p. 82–85 Debit Cards</p> <p>p. 92–96 Savings Accounts</p>
<b>VII. Using Credit</b>	
<b>Achievement Standard:</b> Analyze factors that affect the choice of credit, the cost of credit, and the legal aspects of using credit.	<p>p. 112–115 Credit</p> <p>p. 116–120 Credit Bureaus</p> <p>p. 120–122 Credit Cards</p> <p>p. 122–126 Selecting a Credit Card</p> <p>p. 129–132 Credit Card Debt</p> <p>p. 132–134 Bankruptcy</p> <p>p. 132 Dollars and Sense Are You Ready for a Credit Card?</p>
<b>VIII. Protecting Against Risk</b>	
<b>Achievement Standard:</b> Analyze choices available to consumers for protection against risk and financial loss.	<p>p. 133 Bankruptcy</p> <p>p. 142–144 Insurance Protection</p> <p>p. 157 Internet Research Insurance Plan</p>