



Alabama Economic Financial Literacy Standards

Alabama Finance (2009) Grade(s): 9 – 12

Alabama Standards	Objectives	FoolProof Module Alignment
Banking and Financial Services	Interpret banking financial records.	M04: Road Trip M05: Junk In The Trunk M06: Sucker Punch M07: Boxing Practice

Alabama Standards	Objectives	FoolProof Module Alignment
Financial Management	Evaluate income, savings, and investment opportunities to create a budget that meets short- and long-term goals. Determine how effective debt and credit management practices affect insurance costs, job opportunities, and interest rates.	M01: When It Hits The Fan M02: Breathing Without Air M03: Kick Some Buck M04: Road Trip M05: Junk In The Trunk M06: Sucker Punch M07: Boxing Practice M08: Burning Money M16: Bankruptcy M17: Investing M18: Retirement

Business, Management, and Administration (2009): Grade(s): 9 – 12

Alabama Standards	Objectives	FoolProof Module Alignment
Business Essentials	Illustrate the process involved in developing a budget.	M08: Burning Money

Business/Marketing Education (2002): Grade(s): 9 – 12

Alabama Standards	Objectives	FoolProof Module Alignment
Personal and Business Finance	Prepare a personal monthly budget. (*required for the one-half credit course). Identify differences in types of checking accounts. (*required for the one-half credit course). Demonstrate banking skills. (*required for the one-half credit course).	M04: Road Trip M05: Junk In The Trunk M06: Sucker Punch M07: Boxing Practice M08: Burning Money

Career/Technical Education Curriculum Core (2002) Grade(s): 9-12

Alabama Standards	Objectives	FoolProof Module Alignment
Career/Technical Education Curriculum Core	Demonstrate skills for managing finances. •Personal- Budgeting- Banking- Preparing income tax- Planning retirement.	M04: Road Trip M05: Junk In The Trunk M06: Sucker Punch M07: Boxing Practice M08: Burning Money M12: Taxes M15: Insurance M17: Investing M18: Retirement

Cluster Electives (2009) Grade(s): 9 – 12

Alabama Standards	Objectives	FoolProof Module Alignment
<p>Personal Finance</p>	<p>Determine factors that affect money management, including career choice, education, skills, and economic conditions.</p> <p>Explain how taxes, government transfer payments, and employee benefits relate to disposable income. EX: Comparing net and gross income.</p> <p>Determine practices that allow individuals and families to maintain financial security. Examples: determining needs and wants, creating a budget, setting goals, keeping records, developing a personal financial plan, saving, investing.</p>	<p>M01: When It Hits The Fan M02: Breathing Without Air M03: Kick Some Buck M04: Road Trip M05: Junk In The Trunk M06: Sucker Punch M07: Boxing Practice M08: Burning Money M09: Renting a Pad M10: Buying a Home M11: Gambling M12: Taxes M13: Charitable Giving M14: College Prep M15: Insurance M16: Bankruptcy M17: Investing M18: Retirement</p>

Career Cluster Electives (2009) Grade(s): 9 – 12

Alabama Standards	Objectives	FoolProof Module Alignment
<p>Personal Finance</p>	<p>Compare money-management tools and services available from financial institutions. Examples: checking and savings account statements, online banking procedures, direct deposit, money transfer services, loans, online payment services.</p> <p>Explain factors that affect creditworthiness. -Assessing credit options available to individuals and families -Identifying ways to avoid or correct credit problems -Analyzing dangers incurred by young adults with credit cards -Determining sources, types, and risks of loans for individuals or families -Describing the steps in obtaining a credit report.</p> <p>Determine factors that affect the cost of goods and services, including sales tax, tips, coupons, discounts, and unit pricing.</p>	<p>M01: When It Hits The Fan M02: Breathing Without Air M03: Kick Some Buck M04: Road Trip M05: Junk In The Trunk M06: Sucker Punch M07: Boxing Practice M08: Burning Money M09: Renting a Pad M10: Buying a Home M11: Gambling M12: Taxes M13: Charitable Giving M14: College Prep M15: Insurance M16: Bankruptcy M17: Investing M18: Retirement</p>

Education and Training (2009) Grade(s): 8

Alabama Standards	Objectives	FoolProof Module Alignment
Teen Connections	<p>Demonstrate management of individual and family resources, including the purchase of food, clothing, shelter, and transportation.</p> <p>Explain the importance of money management for teens.</p>	<p>M01: When It Hits The Fan M02: Breathing Without Air M03: Kick Some Buck M04: Road Trip M05: Junk In The Trunk M06: Sucker Punch M07: Boxing Practice M08: Burning Money M09: Renting a Pad M10: Buying a Home M11: Gambling M12: Taxes M13: Charitable Giving M14: College Prep M15: Insurance M16: Bankruptcy M17: Investing M18: Retirement</p>

Family and Consumer Sciences Education (2002) Grade(s): 9 – 12

Alabama Standards	Objectives	FoolProof Module Alignment
Money Dynamics	<p>Evaluate benefits of preparing a budget to manage individual and family resources.</p> <p>Apply the management process to individual and family financial practices. -Checking account -Money -Credit usage -Savings - Retirement -Investments -Personal and family records -Health care -Education.</p> <p>Practice skill in using and maintaining a checking account.</p> <p>Compare the advantages and disadvantages of using credit.</p>	<p>M01: When It Hits The Fan M02: Breathing Without Air M03: Kick Some Buck M04: Road Trip M05: Junk In The Trunk M06: Sucker Punch M07: Boxing Practice M08: Burning Money M12: Taxes M14: College Prep M15: Insurance M16: Bankruptcy M17: Investing M18: Retirement</p>