



Georgia Economic Financial Literacy Standards

Georgia Standards	Objectives	FoolProof Module Alignment
SSEF Fundamental Economic Concepts	<p>SSEF1 Explain why limited productive resources and unlimited wants result in scarcity, opportunity costs, and trade-offs for individuals, businesses, and governments.</p> <p>SSEF2 Give examples of how rational decision making entails comparing the marginal benefits and the marginal costs of an action.</p> <p>SSEF3 Describe the roles of government in a market economy.</p> <p>SSEF6 Explain how productivity, economic growth, and future standards of living are influenced by investment in factories, machinery, new technology, and the health, education, and training of people.</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>

Georgia Standards	Objectives	FoolProof Module Alignment
SSRC Reading Across the Curriculum	SSRC1 Enhance reading in all curriculum areas	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

Georgia Standards	Objectives	FoolProof Module Alignment
SSEPF Personal Finance Economics	SSEPF1 Apply rational decision making to personal spending and saving choices. SSEPF2 Explain that banks and other financial institutions are businesses that channel funds from savers to investors. SSEPF4 Evaluate the costs and benefits of using credit. SSEPF5 Describe how insurance and other risk management strategies protect against financial loss. SSEPF6 Describe how the earnings of workers are determined in the market place.	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

Georgia Standards	Objectives	FoolProof Module Alignment
Career Decisions	<p>FCS-CF-2. Students will determine career opportunities and professional requirements and issues for the personal finance industry.</p> <p>Explore basic knowledge and awareness of employment expectations.</p> <p>Research and evaluate consumer services career levels and responsibilities, demands, and rewards for respective levels.</p> <p>Analyze the future employment outlook in the personal finance industry.</p> <p>Describe levels of employment and entrepreneurial opportunities in the personal industry and local sources of employment information.</p> <p>Determine continuing education opportunities that enhance career advancement.</p> <p>Identify the practical reasoning process, problem solving, and self management techniques to be successful in the workplace.</p> <p>Demonstrate knowledge of finance-related professional organizations.</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 M12: Taxes M14: College Prep M15: Insurance M17: Investing M18: Retirement</p>
Georgia Standards	Objectives	FoolProof Module Alignment
Consumer Income	<p>FCS-CF-3. Students will analyze sources of income and its relationship to financial goals.</p> <p>Explore and determine personal financial factors and the impact on desired lifestyle.</p> <p>Examine a career choice and its effect on personal finances.</p> <p>Evaluate financial practices that foster economic self-sufficiency for individuals and families.</p> <p>Identify entrepreneurial opportunities.</p> <p>Analyze entrepreneurial income and traditional income.</p>	<p>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>

Georgia Standards	Objectives	FoolProof Module Alignment
Consumer Finances	<p>FCS-CF-4. Students will explain the processes involved in managing personal finances.</p> <p>Identify needs and wants.</p> <p>Describe decision making steps relating to financial needs and wants.</p> <p>Formulate a personal spending and savings plan.</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>

Georgia Standards	Objectives	FoolProof Module Alignment
Consumer Credit	<p>FCS-CF-5. Students will evaluate types and sources of credit and their impact on the financial well-being of individuals and families.</p> <p>Identify reasons for establishing and maintaining good credit.</p> <p>Evaluate factors that affect creditworthiness.</p> <p>Explain the types, roles, and sources of credit.</p> <p>Compare sources of consumer credit.</p> <p>Evaluate the terms and conditions of credit cards.</p> <p>Evaluate the terms and conditions of consumer loans.</p> <p>Complete a credit application.</p> <p>Examine a personal credit report.</p> <p>Discuss the effect of credit rating on finances.</p> <p>Explain various types of credit records.</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 M14: College Prep</p>

Georgia Standards	Objectives	FoolProof Module Alignment
Consumer Credit Protection	<p>FCS-CF-6. Students will evaluate current strategies for consumer protection.</p> <p>Describe the importance of consumer protection.</p> <p>Identify ways to protect against identity theft.</p> <p>Explain the time-sensitive nature of resolving credit disputes.</p>	<p>M01: When It Hits The Fan</p> <p>M02: Breathing Without Air</p> <p>M03: Kick Some Buck</p> <p>M04: Road Trip</p> <p>M05: Junk In The Trunk</p> <p>M06: Sucker Punch</p> <p>M07: Boxing Practice</p> <p>M08: Burning Money</p> <p>M09: Renting a Pad</p> <p>M10: Buying a Home</p>

Georgia Standards	Objectives	FoolProof Module Alignment
Consumer Debt	<p>FCS-CF-7. Students will analyze the impact of debt on personal finances.</p> <p>Evaluate the causes of debt.</p> <p>Analyze options for debt resolution.</p> <p>Explore the cost and effect of bankruptcy.</p>	<p>M01: When It Hits The Fan</p> <p>M02: Breathing Without Air</p> <p>M03: Kick Some Buck</p> <p>M06: Sucker Punch</p> <p>M07: Boxing Practice</p> <p>M08: Burning Money</p> <p>M09: Renting a Pad</p> <p>M10: Buying a Home</p> <p>M11: Gambling</p> <p>M12: Taxes</p> <p>M16: Bankruptcy</p> <p>M17: Investing</p> <p>M18: Retirement</p>

Georgia Standards	Objectives	FoolProof Module Alignment
Consumer Savings	<p>FCS-CF-8. Students will critique savings options.</p> <p>Evaluate savings options to meet short-term and long-term goals.</p> <p>Explain the relationship between saving and investing.</p> <p>Calculate using “Rule of 72” and the “time value of money.”</p> <p>Identify assets, liabilities, debt, and net worth.</p> <p>Identify the relationship between income, expenditures, and savings.</p>	<p>M01: When It Hits The Fan</p> <p>M02: Breathing Without Air</p> <p>M03: Kick Some Buck</p> <p>M04: Road Trip</p> <p>M05: Junk In The Trunk</p> <p>M06: Sucker Punch</p> <p>M07: Boxing Practice</p> <p>M08: Burning Money</p> <p>M09: Renting a Pad</p> <p>M10: Buying a Home</p> <p>M11: Gambling</p> <p>M12: Taxes</p> <p>M13: Charitable Giving</p> <p>M14: College Prep</p> <p>M15: Insurance</p> <p>M16: Bankruptcy</p> <p>M17: Investing</p> <p>M18: Retirement</p>

Georgia Standards	Objectives	FoolProof Module Alignment
Consumer Investments	<p>FCS-CF-9. Students will explore investment opportunities</p> <p>Evaluate investment options to meet short-term and long-term goals.</p> <p>Identify types of investment alternatives and their risk-to-return relationship.</p> <p>Analyze factors affecting the rate of return on investments.</p> <p>Explore an investment portfolio.</p> <p>Discuss the purchase of homes and automobiles as investments.</p>	<p>M01: When It Hits The Fan</p> <p>M02: Breathing Without Air</p> <p>M03: Kick Some Buck</p> <p>M04: Road Trip</p> <p>M05: Junk In The Trunk</p> <p>M06: Sucker Punch</p> <p>M07: Boxing Practice</p> <p>M08: Burning Money</p> <p>M09: Renting a Pad</p> <p>M10: Buying a Home</p> <p>M14: College Prep</p> <p>M16: Bankruptcy</p> <p>M17: Investing</p> <p>M18: Retirement</p>

Georgia Standards	Objectives	FoolProof Module Alignment
Consumer Insurance	<p>FCS-CF-10. Students will compare insurance plans</p> <p>Describe various types of insurance.</p> <p>Evaluate insurance protection against financial loss.</p> <p>Examine individual insurance needs across the lifespan.</p> <p>Determine insurance coverage required by law.</p>	M15: Insurance

Georgia Standards	Objectives	FoolProof Module Alignment
Consumer Financial Goals	<p>FCS-CF-11. Students will analyze the need for financial management to meet goals.</p> <p>Examine the impact of media and technology on financial decisions.</p> <p>Describe the need for personal and family financial planning.</p> <p>Review personal and legal documents related to personal finances.</p> <p>Identify factors that affect personal finances through the lifespan.</p> <p>Identify positive and negative methods of managing money.</p>	<p>M01: When It Hits The Fan</p> <p>M02: Breathing Without Air</p> <p>M03: Kick Some Buck</p> <p>M04: Road Trip</p> <p>M05: Junk In The Trunk</p> <p>M06: Sucker Punch</p> <p>M07: Boxing Practice</p> <p>M08: Burning Money</p> <p>M09: Renting a Pad</p> <p>M10: Buying a Home</p> <p>M11: Gambling</p> <p>M12: Taxes</p> <p>M13: Charitable Giving</p> <p>M14: College Prep</p> <p>M15: Insurance</p> <p>M16: Bankruptcy</p> <p>M17: Investing</p> <p>M18: Retirement</p>

Georgia Standards	Objectives	FoolProof Module Alignment
Consumer Spending Decisions	<p>FCS-CF-12. Students will discuss the importance of the consumer in the marketplace.</p>	<p>M01: When It Hits The Fan M02: Breathing Without Air M03: Kick Some Buck M08: Burning Money M09: Renting a Pad M10: Buying a Home M17: Investing M18: Retirement</p>

Georgia Standards	Objectives	FoolProof Module Alignment
Consumer Housing	<p>FCS-CF-13. Students will assess information related to housing.</p> <p>Examine the influence of values and goals on housing choices.</p> <p>Discuss housing decisions and factors that affect these choices.</p> <p>Explain the roles of a tenant, landlord, and roommate.</p> <p>Evaluate the resources available to rent or purchase housing and furnishings.</p>	<p>M09: Renting a Pad M10: Buying a Home</p>

Georgia Standards	Objectives	FoolProof Module Alignment
Consumer Transportation	<p>FCS-CF-14. Students will assess information related to transportation.</p> <p>Analyze transportation options.</p> <p>Evaluate costs and responsibilities of owning a vehicle.</p> <p>Identify the advantages and disadvantages of owning or leasing a vehicle.</p> <p>Compare the purchase of a new or used vehicle.</p> <p>Assess the annual cost incurred of maintaining a vehicle.</p> <p>Identify possible sources of automobile loans.</p> <p>FCS-CF-15. Students will investigate various tax responsibilities.</p> <p>Analyze tax options.</p> <p>Discuss tax obligations and use of tax forms.</p> <p>Examine taxing alternatives.</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</p>