



Missouri Economic Financial Literacy Standards:

Missouri Standards	Objectives	FoolProof Module Alignment
PF.I Income	PF.I.1. Identify components and sources of income. PF.I.2. Analyze how career choice, education, skills, and economic conditions affect income and goal attainment. PF.I.3. Relate taxes, government transfer payments, and employee benefits to disposable income.	M08: Burning Money M12: Taxes M14: College Prep
P.F.MM Money Management (Standard)	PF.MM.1. Explain how limited personal financial resources affect the choices people make. PF.MM.2. Interpret the opportunity costs of financial decisions. PF.MM.3. Evaluate the consequences of personal financial decisions. PF.MM.4. Apply a decision-making process to personal financial choices. PF.MM.5. Summarize how inflation affects spending and saving decisions. PF.MM.6. Evaluate how insurance (e.g., auto, home, life, medical and longterm health) and other risk management strategies protect against PF.MM.7. Design a financial plan (budget) for earning, spending, saving, and investing. PF.MM.8. Demonstrate how to use the services available from financial institutions. PF.MM.9. Analyze the role of the Federal Reserve in controlling the money supply.	M03: Kick Some Buck M08: Burning Money

Missouri Standards	Objectives	FoolProof Module Alignment
PF.SC Spending and Credit (Standard)	<p>PF.SC.1. Compare the benefits and costs of alternatives in spending decisions.</p> <p>PF.SC.2. Evaluate information about products and services.</p> <p>PF.SC.3. Compare the advantages and disadvantages of different payment methods.</p> <p>PF.SC.4. Analyze the benefits and cost of consumer credit.</p> <p>PF.SC.5. Compare sources of consumer credit (e.g., credit cards, consumer loans, auto loans, student loans).</p> <p>PF.SC.6. Evaluate the terms and conditions of credit cards and consumer loans.</p> <p>PF.SC.7. Evaluate factors that affect creditworthiness.</p> <p>PF.SC.8. Explain the purpose and components of credit records.</p> <p>PF.SC.9. Demonstrate awareness of consumer protection and information (e.g., identity theft, phishing, scams).</p> <p>PF.SC.10. Propose ways to avoid or correct credit problems.</p> <p>PF.SC.11. Describe the rights and responsibilities of buyers and sellers under consumer protection laws.</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>
PF. SI Saving and Investing (Standard)	<p>PF.SI.1. Compare consumer choices for saving and investing.</p> <p>PF.SI.2. Explain the relationship between saving and investing.</p> <p>PF.SI.3. Examine reasons for saving and investing, e.g., time value of money.</p> <p>PF.SI.4. Compare the risk, return, liquidity, manageability, and tax aspects of investment</p> <p>PF.SI.5. Demonstrate how to buy and sell investments.</p> <p>PF.SI.6. Analyze factors affecting the rate of return on investments.</p> <p>PF.SI.7. Evaluate sources of investment information.</p> <p>PF.SI.8. Examine how agencies that regulate financial markets protect investors.</p> <p>PF.SI.9. Demonstrate how to evaluate advisors credentials and how to select professional advisors and their services.</p>	<p>M08: Burning Money</p> <p>M17: Investing</p> <p>M18: Retirement</p>