



South Carolina Economic Financial Literacy Standards

South Carolina Standards	Objectives	FoolProof Module Alignment
<p>Standard 1 Financial Responsibility and Decision Making</p>	<p>The student will apply reliable information and systematic decision making to personal financial decisions.</p> <p>1.1 Take responsibility for personal financial decisions.</p> <p>1.2 Find and evaluate financial information from a variety of sources.</p> <p>1.3 Summarize major consumer protection laws.</p> <p>1.4 Make financial decisions by systematically considering alternatives and consequences.</p> <p>1.5 Develop communication strategies for discussing financial issues.</p> <p>1.6 Control personal information.</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>

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<p>Standard 2 Income and Careers</p>	<p>The student will use a career plan to develop personal income potential.</p> <p>2.1 Explore career options.</p> <p>2.2 Identify sources of personal income.</p> <p>2.3 Describe factors affecting take-home pay.</p>	<p>M12: Taxes M13: Charitable Giving M14: College Prep M17: Investing M18: Retirement</p>

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Standard 3 Planning and Money Management	<p>The student will understand how to organize personal finances and use a budget to manage cash flow.</p> <p>3.1 Develop a plan for spending and saving.</p> <p>3.2 Develop a system for keeping and using financial records.</p> <p>3.3 Describe how to use different payment methods.</p> <p>3.4 Apply consumer skills to purchase decisions.</p> <p>3.5 Consider charitable giving</p> <p>3.7 Examine the purpose and importance of a will.</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>

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Standard 4 Credit and Debt	<p>The student will understand how to maintain creditworthiness, borrow at favorable terms, and manage debt.</p> <p>4.1 Identify the costs and benefits of various types of credit.</p> <p>4.2 Explain the purpose of a credit record and identify borrowers' credit report rights.</p> <p>4.3 Describe ways to avoid or correct debt problems.</p> <p>4.4 Summarize major consumer credit laws.</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>

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Standard 5 Risk Management and Insurance	<p>The student will understand how to use appropriate and cost-effective risk management strategies.</p> <p>5.1 Identify common types of risks and basic risk management methods.</p> <p>5.2 Explain the purpose and importance of property and liability insurance protection.</p> <p>5.3 Explain the purpose and importance of health, disability, and life insurance protection.</p>	<p>M11: Gambling M15: Insurance M16: Bankruptcy M17: Investing</p>

South Carolina Standards	Objectives	FoolProof Module Alignment
Standard 6 Saving and Investing	<p>The student will understand how to implement a diversified investment strategy that is compatible with personal goals.</p> <p>6.1 Discuss how saving contributes to financial wellbeing.</p> <p>6.2 Explain how investing builds wealth and helps meet financial goals.</p> <p>6.3 Evaluate investment alternatives.</p> <p>6.4 Describe how to buy and sell investments.</p> <p>6.5 Explain how taxes affect the rate of return on investments.</p> <p>6.6 Investigate how agencies that regulate financial markets protect investors.</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>