



Money Management High School

1.0 Functions as economically literate citizens through the development of personal consumer economic skills, knowledge of social and government responsibility, and an understanding of business operations.

- 1.1 Lists the main services offered by banks and other financial institutions.
- 1.2 Compares services at different financial institutions.
- 1.3 Demonstrates how to use checks and other payment methods.
- 1.4 Explains how to open a checking account.
- 1.5 Explain what credit is and the basis on which it is granted.
- 1.6 Describe several appropriate uses of credit by individuals, businesses, and governments.
- 1.7 Identifies costs of credit and how to compute interest.
- 1.8 Explains some of our laws and regulations regarding credit records and transactions.
- 1.9 Explains savings plans that can be used by consumers.
- 1.10 Identify risk involved in various investment opportunities.
- 1.11 Discusses how people invest in bonds and stocks.
- 1.12 Describes investments in real estate, commodities and collectibles.
- 1.13 Describes the basis of insurance.
- 1.14 Explains the economic risks of owning an automobile and the importance of insurance.
- 1.15 Clarifies the importance and benefits of having home and property insurance.
- 1.16 Describes term life insurance and permanent life insurance.
- 1.17 Explains the importance of health insurance.
- 1.18 Describes importance of goals and how to manage money wisely.
- 1.19 Explains the budget process and its importance as related to money management.
- 1.20 Explains the necessity of financial planning and the importance of planning for the future, specifically retirement and estate planning.
- 1.21 Explains the strategies involved in preparing tax returns.
- 1.22 Identify the finances involved in various housing options, including renting, buying, and selling a home.

2.0 Demonstrates interpersonal, teamwork, and leadership skills necessary to function in multicultural business settings.

3.0 Develops career awareness and related skills to enable them to make viable career choices and become employable in a variety of business careers.

4.0 Communicate effectively as writers, listeners, and speakers in social and business settings.

5.0 Apply business ethics in personal and business settings.

6.0 Prepare to become entrepreneurs by drawing from their general understanding of all aspects of business.

7.0 Apply problems solving strategies to all facets of business.