

Content Standard	Academic Planning Career Development Content √	Technology Skills Application Content √	Financial Literacy Content √	Title of Resource	Source of Resource	Web Address or Address
<b>ACADEMIC PLANNING AND CAREER DEVELOPMENT</b>						
<b>1</b>	<b>Demonstrate knowledge of a systematic approach to a decision-making process (specifically, opportunity costs and trade-offs), including factors regarding academic planning and career development, financial literacy, and technology.</b> <b>Example: decision-making process steps - define the problem, brainstorm, list alternatives, evaluate alternatives and identify consequences, propose a solution</b>					
1	Yes			Mission 2: Help Veronica choose a tentative career	Council on Economic Education	<a href="#">An online personal finance</a> game of fifteen interactive missions in which students complete a variety of activities to help them learn important personal finance concepts. Teachers can create classes and receive feedback on student assessments and mission progress. Missions can be used as stand alone activities.
1	Yes		Yes	Decision Making/Cost Benefit Analysis Interactive video with quiz	Council on Economic Education	
1	Yes		Yes	Opportunity Cost Interactive video with quiz	Council on Economic Education	
<b>2</b>	<b>Understand the effect of workplace behaviors.</b> <b>a. Examine appropriate workplace behaviors, including attitude, work ethic, responsibility, dependability, punctuality, integrity, time management, effort, adherence to dress code, communication (written, verbal, and nonverbal), teamwork, and other workplace etiquette.</b> <b>b. Identify inappropriate workplace behaviors, including violence and sexual harassment and procedures for addressing such behaviors.</b> <b>c. Recognize the importance of and capitalize on diversity in the workplace.</b>					
<b>3</b>	<b>Analyze personal skills, interests, and abilities and relate them to current career opportunities.</b> <b>a. Participate in assessments that identify personal areas of interest and aptitude, including utilizing results to develop a four-year high school educational plan.</b> <b>b. Explore individual career options from the 16 National Career Clusters to examine specific job descriptions, requirements, salaries, and employment outlooks.</b> <b>c. Identify safety and health standards in the workplace for daily procedures, emergency procedures, equipment/tools, dress, use of technology, and work area maintenance.</b>					

4	<p><b>Determine the correlation of personal preference, education, and training to the demands of the workforce.</b></p> <p>a. Select a personal career goal based upon results of interest and aptitude assessments.</p> <p>b. Investigate employee benefits and incentives related to identified career choices.</p> <p>Examples: medical insurance options, retirement benefits, life insurance options, long- and short-term disability insurance options</p>					
4	Yes	Yes	Yes	Bureau of Labor Statistics	United States Government	Career exploration data for students. Resources and tools for teachers to enhance curriculum using real world examples such as latest statistics on employment, prices and wages.
4	Yes	Yes	Yes	Mission 3: Help Matt decide whether to continue formal education after he graduates from high school	Council on Economic Education	An online personal finance game of fifteen interactive missions in which students complete a variety of activities to help them learn important personal finance concepts. Teachers can create classes and receive feedback on student assessments and mission progress. Missions can be used as stand alone activities
5	<p><b>Investigate the postsecondary/higher education admissions process, including completing admission and financial aid applications (e.g., Free Application for Federal Student Aid (FAFSA), grants, loans, scholarships, personal financing).</b></p>					
6	<p><b>Examine the employment process, including searching for a job, filling out a job application, writing a résumé, developing and practicing interview skills, and completing required employment forms (e.g., W-4, I-9).</b></p> <p>a. Utilize word processing software to demonstrate professional writing skills by producing and editing business and personal correspondence documents.</p>					
7	<p><b>Generate an electronic portfolio using digital tools (e.g., Webpage, wikis, blogs, podcast), including a cover letter; a current résumé; a completed job application; interest, aptitude, and achievement assessment results; curriculum samples (e.g., academic research, educational projects); four-year high school educational plan; education/career preparedness checklist; and other examples of academic and career preparedness achievements (e.g., student organizations, club memberships, honors, credentials, certificates, awards, community service experiences, recommendations).</b></p> <p>a. Utilize advanced features of word processing (e.g., outlining; developing forms; applying tracking changes, hyperlinking, mail merging).</p> <p>b. Create presentations using effective communication skills and advanced features of multimedia, including photo, video, and audio editing.</p>					
	<b>TECHNOLOGY SKILLS APPLICATION</b>					
8	<p><b>Diagnose problems with hardware, software, and advanced network systems.</b></p> <p>Examples: printer, projector, power supply, task manager, network connectivity</p>					
9	<p><b>Demonstrate advanced technology skills, including compressing, converting, importing, exporting, backing up files, and transferring data among applications.</b></p>					

10	Compare functions of various operating systems. Examples: Windows, Mac OS X, Linux, Android, iOS					
11	Analyze cultural, social, economic, environmental, and political effects, and trends of technology to assess emerging technologies and forecast innovations. a. Demonstrate proficiency in the use of emerging technology resources, including social networking and other electronic communications (e.g., desktop conferencing, mobile technology, listservs, blogs, virtual reality, online file sharing).					
12	12. Demonstrate appropriate digital citizenship through safe, ethical, and legal use of technology systems and digital content. a. Explain consequences of illegal and unethical use of technology systems and digital content. Examples: cyber bullying, plagiarism b. Interpret copyright laws and policies with regard to ownership and use of digital content. c. Explain the implications of creating and maintaining a positive digital footprint. d. Critique Internet and digital information for validity, reliability, accuracy, bias, and current relevance. e. Cite sources of digital content using a style manual. Examples: Modern Language Association (MLA), American Psychological Association (APA)					
13	Utilize an online learning-management system to engage in collaborative learning projects, discussions, and assessments beyond the traditional classroom that are goal-oriented, focused, project-based, and inquiry-oriented. Examples: Moodle, Edmodo, Blackboard, Canvas					
14	Explain specific steps that consumers can take to minimize exposure to identity theft, fraudulent schemes, unethical sales practices, and exorbitant service fees. a. Identify online safety precautions, including data-encryption, password strength, clearing browser cache, firewalls, and antivirus software.					
14	Yes	Yes	The Consumer Action Website	United States Government	Online PDF version of <a href="#">Consumer Action Handbook</a> . This guide to being a smart shopper offers helpful tips about preventing identity theft, avoiding consumer and investment fraud and using credit cards wisely.	
<b>FINANCIAL LITERACY</b>						
15	Develop a plan for managing earning, spending, saving, and giving using spreadsheets, online resources, or commercial software. a. Create a budget, net worth statement, and income expense statement using a spreadsheet. b. Utilize spreadsheet features, including formulas, functions, sorting, filtering, charts, and graphs. c. Identify types of income other than wages, including rent, interest, and profit earned from various resources. d. Evaluate various methods for acquiring goods and making major purchases.					

Examples: borrowing, renting, leasing, paying cash						
15		Yes	Yes	MyMoney.Gov	United States Government	U.S. government website dedicated to the basics about financial education. Information from 20 federal agencies designed to help consumers make smart financial choices. Includes hands-on tools such as calculators and budgeting worksheets.
15		Yes	Yes	Mission 4: Help the O’Neils save \$300 a month for a down payment on a home.	Council for Economic Education	An online personal finance game of fifteen interactive missions in which students complete a variety of activities to help them learn important personal finance concepts. Teachers can create classes and receive feedback on student assessments and mission progress. Missions can be used as stand alone activities.
15			Yes	Saving and Investing Interactive video with quiz	Council for Economic Education	
15			Yes	Money Management and Budgeting Interactive video with quiz	Council for Economic Education	
16	<b>Evaluate the effect of personal preferences, advertising, marketing, peer pressure, and family history on consumer choices and decision making in the marketplace.</b> <b>a. Compare goods and services to determine best value, including sales tax, tips, coupons, discounts, product quality, and unit pricing.</b> <b>b. Explore how to use different payment methods, including cash, debit card, credit card, online payments, mobile devices, checks, payroll cards, layaway plans, and automatic bank deductions.</b>					
17	<b>Distinguish differences between the purpose of saving and the objectives associated with investing.</b> <b>a. Explain how using the principles of compound interest and the Rule of 72 in investing builds wealth to meet financial goals.</b> <b>b. Evaluate various ways to buy and sell investments, including mutual funds, exchange-traded funds (ETFs), stocks, bonds, certificates of deposit (CDs), real estate, and commodities.</b>					
17			Yes	Mission 6: Advise Kai on how to invest his grandmother’s \$10,000	Council for Economic Education	An online personal finance game of fifteen interactive missions in which students complete a variety of activities to help them learn important personal finance concepts. Teachers can create classes and receive feedback on student assessments and mission progress. Missions can be used as stand alone activities.
17			Yes	Mission 11: Advise a Gen i donor on her \$10 million investment	Council for Economic Education	
17			Yes	Mission 15: Conduct the Red Rooster Club annual financial planning workshop	Council for Economic Education	
17a			Yes	Mission 1: Help Angela Build Wealth over the long term	Council for Economic Education	
17a			Yes	Compound Interest Interactive video with quiz	Council for Economic Education	

17b			Yes	Mission 8: Help Uncle Louis learn the basics about stocks	Council for Economic Education	
17b			Yes	Mission 9: Teach Tyrone and Felicia how to invest in bonds	Council for Economic Education	
17b			Yes	Mission 10: Teach a group of students how to invest in mutual funds	Council for Economic Education	
17b			Yes	Mission 12: Show Jasmine what determines stock prices	Council for Economic Education	
17b			Yes	Financial Markets Interactive video with quiz	Council for Economic Education	
17b			Yes	Markets and Prices Interactive video with quiz	Council for Economic Education	
17b			Yes	Treasury Direct	United States Government	Easy to use site provides information for consumers about savings bonds
<b>18</b>	<b>Analyze various types of financial institutions.</b>					
	<b>a. Evaluate services and related costs associated with financial institutions in terms of personal banking needs.</b>					
	<b>Examples: checking and savings accounts, personal checks, cashier checks, overdraft fees</b>					
18			Yes	Mission 7: Convince Paul, Fred, and Diana to reconsider their choice of financial institution	Council for Economic Education	An online personal finance game of fifteen interactive missions in which students complete a variety of activities to help them learn important personal finance concepts. Teachers can create classes and receive feedback on student assessments and mission progress. Missions can be used as stand alone activities.
			Yes			
<b>19</b>	<b>Demonstrate how to manage checking and savings accounts, balance bank statements, and use online financial services.</b>					
<b>20</b>	<b>Determine advantages and disadvantages of using credit.</b>					
	<b>a. Analyze credit card offerings for the effect on personal finances.</b>					
	<b>Examples: annual percentage rate (APR), grace period, incentive buying, methods of calculating interest, fees</b>					
20			Yes	Mission 5: Teach Justin about credit	Council for Economic Education	An online personal finance game of fifteen interactive missions in which students complete a variety of activities to help them learn important personal finance concepts. Teachers can create classes and receive feedback on student assessments and mission progress. Missions can be used as stand alone activities.
20			Yes	Credit	Council for Economic	

				Interactive video with quiz	Education	
21	<p><b>Examine why credit ratings and credit reports are important to consumers.</b></p> <p>a. Explain ways of building and maintaining a good credit score.</p> <p>b. Determine the implication of entering into contracts and binding agreements. (e.g. college loans, cell phone contracts, car loans, collateral loans, passbook loans, mortgages).</p> <p>c. Describe legal and illegal types of credit that carry high interest rates, including payday loans, rent-to-buy agreements, and loan-sharking.</p> <p>d. Assess the implications of bankruptcy, including Chapter 7, Chapter 11, and Chapter 13.</p>					
22	<p><b>Determine the type of insurance associated with different types of risks, including automobile, personal and professional liability, home, apartment, property, health, life, long-term care, and disability.</b></p> <p>a. Analyze factors that reduce the cost of insurance.</p> <p>b. Identify perils that are insurable.</p> <p>Examples: injury, loss, destruction</p>					
22				Insurance Interactive video with quiz	Council for Economic Education	
23	<p><b>Develop a plan for financial security in the event of disaster, including secure storage of financial records and personal documents, available cash reserve, household inventory list, and medical records retention.</b></p>					
<b>Other Free Resources in Financial Literacy</b>						
	Yes		Yes	National Standards for Financial Literacy	Council for Economic Education	
			Yes	National Personal Finance Challenge	Alabama Council on Economic Education	Register for National Personal Finance Challenge online competition. No limit to number of teams teachers can create. Test topics include income, money management, spending, credit, saving and investing. Top online high school teams invited to onsite Alabama state championship at University of Alabama. State champion advances to national championship.
	Yes	Yes	Yes	EconEdLink	Council for Economic Education	Browse EconEdlink online economic and personal finance lessons by Lesson Type, Concept, Standard, Grade, Interactive Resource, Author or word search. Create a free teacher account to save lessons, access custom quiz builder and view 50 interactive videos with quizzes.
	Yes	Yes	Yes	EconEdLink	Council for Economic Education	CEE's top personal finance lessons and interactive tools
	Yes		Yes	Virtual Economics Videos	Council for Economic Education	View 50 interactive personal finance and economics videos with quizzes. Teachers

						can create classes and receive student quiz results. Videos are 2-5 minutes in length.
	Yes	Yes	Yes	EconEdLink	Council for Economic Education	Collection of free apps for iOS and Android devices.
			Yes	Understanding Taxes	United States Government	<a href="#">Online lessons, activities, tutorials, puzzles, simulations</a> and assessments about history, theory and application of taxes in the United States..