

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>						
1	<p>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.                      Example: decision-making process steps - define the problem, brainstorm, list alternatives, evaluate alternatives and identify consequences, propose a solution</p>					
2	<p>Understand the effect of workplace behaviors.</p> <ul style="list-style-type: none"> <li>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.</li> <li>b. Identify inappropriate workplace behaviors, including violence and sexual harassment and procedures for addressing such behaviors.</li> <li>c. Recognize the importance of and capitalize on diversity in the workplace.</li> </ul>					
3	<p>Analyze personal skills, interests, and abilities and relate them to current career opportunities.</p> <ul style="list-style-type: none"> <li>a. Participate in assessments that identify personal areas of interest and aptitude, including utilizing results to develop a four-year high school educational plan.</li> <li>b. Explore individual career options from the 16 National Career Clusters to examine specific job descriptions, requirements, salaries, and employment outlooks.</li> <li>c. Identify safety and health standards in the workplace for daily procedures, emergency procedures, equipment/tools, dress, use of technology, and work area maintenance.</li> </ul>					
4	<p>Determine the correlation of personal preference, education, and training to the demands of the workforce.</p> <ul style="list-style-type: none"> <li>a. Select a personal career goal based upon results of interest and aptitude assessments.</li> <li>b. Investigate employee benefits and incentives related to identified career choices.</li> </ul> <p>Examples: medical insurance options, retirement benefits, life insurance options, long- and short-term disability insurance options</p>					
5	<p>Investigate the postsecondary/higher education admissions process, including completing admission and financial aid applications (e.g., Free Application for Federal Student Aid (FAFSA), grants,</p>					

	loans, scholarships, personal financing).					
6	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). a. Utilize word processing software to demonstrate professional writing skills by producing and editing business and personal correspondence documents.					
7	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). a. Utilize advanced features of word processing (e.g., outlining; developing forms; applying tracking changes, hyperlinking, mail merging). b. Create presentations using effective communication skills and advanced features of multimedia, including photo, video, and audio editing.					
<b>TECHNOLOGY SKILLS APPLICATION</b>						
8	Diagnose problems with hardware, software, and advanced network systems. Examples: printer, projector, power supply, task manager, network connectivity					
9	Demonstrate advanced technology skills, including compressing, converting, importing, exporting, backing up files, and transferring data among applications.					
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	<b>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.</b> <b>Examples: Moodle, Edmodo, Blackboard, Canvas</b>					
14	<b>Explain specific steps that consumers can take to minimize exposure to identity theft, fraudulent schemes, unethical sales practices, and exorbitant service fees.</b> <b>a. Identify online safety precautions, including data-encryption, password strength, clearing browser cache, firewalls, and antivirus software.</b>					
14	Yes	Yes	Yes	FDIC Money Smart for Young Adults – Instructor Led Version <ul style="list-style-type: none"> <li>• Keep it Safe</li> </ul>	FDIC	
<b>FINANCIAL LITERACY</b>						
15	<b>Develop a plan for managing earning, spending, saving, and giving using spreadsheets, online resources, or commercial software.</b> <b>a. Create a budget, net worth statement, and income expense statement using a spreadsheet.</b> <b>b. Utilize spreadsheet features, including formulas, functions, sorting, filtering, charts, and graphs.</b> <b>c. Identify types of income other than wages, including rent, interest, and profit earned from various resources.</b> <b>d. Evaluate various methods for acquiring goods and making major purchases.</b> <b>Examples: borrowing, renting, leasing, paying cash</b>					
15	Yes	Yes	Yes	FDIC Money Smart for Young Adults – Instructor Led Version <ul style="list-style-type: none"> <li>• Financial Goals</li> <li>• Also available in computer based application</li> </ul>	FDIC	
15	Yes	Yes	Yes	FDIC Money Smart for Young Adults – Instructor Led Version <ul style="list-style-type: none"> <li>• Money Matters</li> <li>• Also available in computer based application</li> </ul>	FDIC	

15	Yes	Yes	Yes	FDIC Money Smart for Young Adults – Instructor Led Version <ul style="list-style-type: none"> <li>• A Roof Over Your Head</li> <li>• Also available in computer based application</li> </ul>	FDIC	
15	Yes	Yes	Yes	FDIC Money Smart Podcast Network – Budget & Saving <ul style="list-style-type: none"> <li>• How to Save</li> <li>• How To's</li> <li>• Personal Budget Plan</li> <li>• Income vs Expense</li> <li>• What to Do When Debt Gets Overwhelming</li> </ul>	FDIC	
16	Evaluate the effect of personal preferences, advertising, marketing, peer pressure, and family history on consumer choices and decision making in the marketplace. <ol style="list-style-type: none"> <li>Compare goods and services to determine best value, including sales tax, tips, coupons, discounts, product quality, and unit pricing.</li> <li>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.</li> </ol>					
17	Distinguish differences between the purpose of saving and the objectives associated with investing. <ol style="list-style-type: none"> <li>Explain how using the principles of compound interest and the Rule of 72 in investing builds wealth to meet financial goals.</li> <li>valuate various ways to buy and sell investments, including mutual funds, exchange-traded funds (ETFs), stocks, bonds, certificates of deposit (CDs), real estate, and commodities.</li> </ol>					
17	Yes	Yes	Yes	FDIC Money Smart for Young Adults – Instructor Led Version <ul style="list-style-type: none"> <li>• Pay Yourself First</li> <li>• Also available in computer based application</li> </ul>	FDIC	
18	Analyze various types of financial institutions. <ol style="list-style-type: none"> <li>Evaluate services and related costs associated with financial institutions in terms of personal banking needs. Examples: checking and savings accounts, personal checks, cashier checks, overdraft fees</li> </ol>					
18	Yes	Yes	Yes	FDIC Money Smart for Young Adults – Instructor Led Version	FDIC	

				<ul style="list-style-type: none"> <li>• Bank on It</li> <li>• Also available in computer based application</li> </ul>		
18	Yes	Yes	Yes	FDIC Money Smart Podcast Network - General <ul style="list-style-type: none"> <li>• Financial Institutions &amp; The FDIC</li> <li>• Bank Services &amp; Personnel Part I</li> <li>• Bank Services &amp; Personnel Part II</li> <li>• Definition, Types, Fees</li> <li>• Identity Theft Description</li> <li>• Safeguards</li> <li>• Opt Out Description</li> <li>• Deposit Accounts</li> <li>• Lending Laws</li> <li>• Recovery</li> <li>• Identifying Elder Abuse</li> <li>• When Emergencies Occur</li> </ul>	FDIC	
<b>19</b>	<b>Demonstrate how to manage checking and savings accounts, balance bank statements, and use online financial services.</b>					
19	Yes	Yes	Yes	FDIC Money Smart for Young Adults – Instructor Led Version <ul style="list-style-type: none"> <li>• Check it Out</li> <li>• Also available in computer based application</li> </ul>	FDIC	
19	Yes	Yes	Yes	FDIC Money Smart Podcast Network – Checking and Savings <ul style="list-style-type: none"> <li>• Types of Deposit Accounts</li> <li>• Options</li> <li>• Benefits</li> </ul>	FDIC	

				<ul style="list-style-type: none"> <li>• Direct Deposit</li> <li>• How to Open an Account</li> <li>• How to Reconcile A Checking Account</li> <li>• How to Write a Check</li> <li>• Bank Cards</li> <li>• Interest Rates</li> <li>• Types of Savings Accounts</li> <li>• Types of Accounts</li> <li>• Differentiating Non-Insured Investments from FDIC-Insured Accounts</li> </ul>		
<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	Yes	Yes	FDIC Money Smart for Young Adults – Instructor Led Version <ul style="list-style-type: none"> <li>• Borrowing Basics</li> <li>• Also available in computer based application</li> </ul>	FDIC	
20	Yes	Yes	Yes	FDIC Money Smart for Young Adults – Instructor Led Version <ul style="list-style-type: none"> <li>• Charge It Right</li> <li>• Also available in computer based application</li> </ul>	FDIC	
<b>21</b>	<b>Examine why credit ratings and credit reports are important to consumers.</b>					
	<b>a. Explain ways of building and maintaining a good credit score.</b>					
	<b>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).</b>					
	<b>c. Describe legal and illegal types of credit that carry high interest rates, including payday loans, rent-to-buy agreements, and loan-sharking.</b>					

d. Assess the implications of bankruptcy, including Chapter 7, Chapter 11, and Chapter 13.						
21	Yes	Yes	Yes	FDIC Money Smart for Young Adults – Instructor Led Version <ul style="list-style-type: none"> <li>• To Your Credit</li> <li>• Also available in computer based application</li> </ul>	FDIC	
21	Yes	Yes	Yes	FDIC Money Smart for Young Adults – Instructor Led Version <ul style="list-style-type: none"> <li>• Loan to Own</li> <li>• Also available in computer based application</li> </ul>	FDIC	
21	Yes	Yes	Yes	FDIC Money Smart for Young Adults – Instructor Led Version <ul style="list-style-type: none"> <li>• Your Own Home</li> <li>• Also available in computer based application</li> </ul>	FDIC	
21	Yes	Yes	Yes	FDIC Money Smart for Young Adults – Instructor Led Version <ul style="list-style-type: none"> <li>• Financial Recovery</li> <li>• Also available in computer based application</li> </ul>	FDIC	
21	Yes	Yes	Yes	FDIC Money Smart for Young Adults – Instructor Led Version <ul style="list-style-type: none"> <li>• Paying For College and Cars</li> <li>• Also available in computer based application</li> </ul>	FDIC	
21	Yes	Yes	Yes	FDIC Money Smart Podcast Network – Credit <ul style="list-style-type: none"> <li>• Borrowing Basics: Part I</li> <li>• Borrowing Basics: Part II</li> <li>• Who Creates Them, How to Obtain and How to Improve</li> <li>• How They Work</li> </ul>	FDIC	

				<ul style="list-style-type: none"> <li>• Credit Score</li> <li>• Obtaining a Loan</li> <li>• Terms and Conditions</li> <li>• Types</li> <li>• Types of Credit Cards, Purpose, and Where to Obtain, Benefits</li> <li>• Scenarios, Statements, Problems</li> <li>• Responsibilities and How To's</li> <li>• Types of Home Loans</li> <li>• Terms and Conditions</li> <li>• Ret to Own, Pay Day, and Refund Anticipation</li> <li>• Definition of Predatory Lending, Identification, Avoidance and Action</li> </ul>		
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>					
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 Concepts in Personal Finance</b>						
	Yes	Yes	Yes	FDIC Money Smart for Small Business (for DECA and FBLA use?)	FDIC	