

B.E. Publishing

Correlation to *Personal Financial Literacy* to Texas Essential Knowledge and Skills (TEKS)

Course: Money Matters

Subject	Chapter 130. Career and Technical Education, Subchapter F. Finance
Course Title	§130.182. Money Matters (One Credit), Adopted 2015.
(a) General Requirements. This course is recommended for students in Grades 9-12. Recommended prerequisite: Principles of Business, Marketing, and Finance. Students shall be awarded one credit for successful completion of this course.	
(b) Introduction.	
<p>(1) Career and technical education instruction provides content aligned with challenging academic standards and relevant technical knowledge and skills for students to further their education and succeed in current or emerging professions.</p> <p>(2) The Finance Career Cluster focuses on planning, services for financial and investment planning, banking, insurance, and business financial management.</p> <p>(3) In Money Matters, students will investigate money management from a personal financial perspective. Students will apply critical-thinking skills to analyze financial options based on current and projected economic factors. Students will gain knowledge and skills necessary to establish short-term and long-term financial goals. Students will examine various methods of achieving short-term and long-term financial goals through various methods such as investing, tax planning, asset allocating, risk management, retirement planning, and estate planning.</p> <p>(4) Students are encouraged to participate in extended learning experiences such as career and technical student organizations and other leadership or extracurricular organizations.</p> <p>(5) Statements that contain the word "including" reference content that must be mastered, while those containing the phrase "such as" are intended as possible illustrative examples.</p>	

STANDARD		CORRELATING PAGES
(1) The student demonstrates professional standards/employability skills as required by business and industry. The student is expected to:		
(A)	demonstrate an understanding of appropriate communication with customers, employers, and coworkers through verbal, nonverbal, and digital means	
(i)	demonstrate an understanding of appropriate communication with customers through verbal means	Narrative: Ch. 6 Pg. 129 Verbal Communication, Ch. 6 Pg. 134 Communication and Customer Service Activity: Ch. 6 Test Your Knowledge #1
(ii)	demonstrate an understanding of appropriate communication with customers through nonverbal means	Narrative: Ch. 6 Pg. 130 Nonverbal Communication, Ch. 6 Pg. 134 Communication and Customer Service Activity: Ch. 6 Test Your Knowledge #1
(iii)	demonstrate an understanding of appropriate communication with customers through digital means	Narrative: Ch. 6 Pg. 131 Digital Communication, Ch. 6 Pg. 134 Communication and Customer Service Activity: Ch. 6 Test Your Knowledge #1
(iv)	demonstrate an understanding of appropriate communication with employers through verbal means	Narrative: Ch. 6 Pg. 129 Verbal Communication Activity: Ch. 6 Test Your Knowledge #1
(v)	demonstrate an understanding of appropriate communication with employers through nonverbal means	Narrative: Ch. 6 Pg. 130 Nonverbal Communication Activity: Ch. 6 Test Your Knowledge #1
(vi)	demonstrate an understanding of appropriate communication with employers through digital means	Narrative: Ch. 6 Pg. 131 Digital Communication Activity: Ch. 6 Test Your Knowledge #1
(vii)	demonstrate an understanding of appropriate communication with coworkers through verbal means	Narrative: Ch. 6 Pg. 129 Verbal Communication, Ch. 6 Pg. 127 Dollar Dilemmas Activity: Ch. 6 Read and Write #3, Ch. 6 Test Your Knowledge #1
(viii)	demonstrate an understanding of appropriate communication with coworkers through nonverbal means	Narrative: Ch. 6 Pg. 130 Nonverbal Communication, Ch. 6 Pg. 127 Dollar Dilemmas Activity: Ch. 6 Read and Write #3, Ch. 6 Test Your Knowledge #1
(ix)	demonstrate an understanding of appropriate communication with coworkers through digital means	Narrative: Ch. 6 Pg. 131 Digital Communication, Ch. 6 Pg. 127 Dollar Dilemmas Activity: Ch. 6 Read and Write #3, Ch. 6 Test Your Knowledge #1
(B)	demonstrate an understanding of the use of business etiquette	
(i)	demonstrate an understanding of the use of business etiquette	Narrative: Ch. 4 Pg. 69-70 Business Etiquette Activity: Ch. 4 Test Your Knowledge #1
(C)	demonstrate an understanding of appropriate customer service such as building customer relationships and resolving customer complaints	
(i)	demonstrate an understanding of appropriate customer service	Narrative: Ch. 6 Pg. 134 Communication and Customer Service Activity: Ch. 6 Test Your Knowledge #2

(D)	demonstrate an understanding of ethical and legal issues in business	
	(i)	demonstrate an understanding of ethical issues in business Narrative: Ch. 6 Pg. 126 Ethical and Legal Issues in Business, Ch. 6 Pg. 127 Dollar Dilemmas Activity: Ch. 6 Read and Write #1 and #2, Ch. 6 Test Your Knowledge #3
	(ii)	demonstrate an understanding of legal issues in business Narrative: Ch. 6 Pg. 126 Ethical and Legal Issues in Business Activity: Ch. 6 Test Your Knowledge #3
(2) The student uses career planning concepts, tools, and strategies to explore, obtain, and develop a financial plan. The student is expected to:		
(A)	discuss the nature and benefits of financial planning	
	(i)	discuss the nature of financial planning Narrative: Ch. 2 Pg. 16 What is a Financial Plan paragraphs 2 and 3 Activity: Ch. 2 Test Your Knowledge #1
	(ii)	discuss the benefits of financial planning Narrative: Ch. 2 Pg. 17 Advantages of Financial Planning Activity: Ch. 2 Test Your Knowledge #2
(B)	discuss the role of ethics and personal responsibility in financial planning	
	(i)	discuss the role of ethics in financial planning Narrative: Ch. 2 Pg. 16 What is a Financial Plan paragraph #2 Activity: Ch. 2 Test Your Knowledge #3
	(ii)	discuss the role of personal responsibility in financial planning Narrative: Ch. 2 Pg. 16 What is a Financial Plan paragraphs #2 and #3, Ch. 2 Pg. 17 Advantages of Financial Planning paragraph #1 last sentence, Ch. 3 Pg. 26 Personal Responsibility in Financial Planning and Decision Making Activity: Ch. 2 Test Your Knowledge #1, Ch. 3 Test Your Knowledge #2
(3) The student demonstrates an understanding of a postsecondary plan. The student is expected to:		
(A)	understand educational, military, and current job opportunities	
	(i)	understand educational opportunities Narrative: Ch. 4 Pg. 52 Postsecondary Educational Opportunities Activity: Ch. 4 Test Your Knowledge #5
	(ii)	understand military opportunities Narrative: Ch. 4 Pg. 51 Military Opportunities Activity: Ch. 4 Test Your Knowledge #6
	(iii)	understand current job opportunities Narrative: Ch. 4 Pg. 48 Job Opportunities Activity: Ch. 4 Test Your Knowledge #7
(B)	create a postsecondary plan that includes topics such as application requirements; testing requirements; certification requirements; associated deadlines; associated costs, including living expenses; job prospects and opportunities; beginning earnings; expected future earnings; and resumes and cover letters	
	(i)	create a postsecondary plan that includes [postsecondary plan] topics Narrative: Ch. 4 Pg. 67 Crafting a Career Plan, Ch. 16 Pg. 333 Postsecondary Plan Activity: Ch. 4 Test Your Knowledge #8, Ch. 16 Listen and Speak

(4) The student demonstrates an understanding of the fundamental principles of money. The student is expected to:		
(A)	explain forms of financial exchange, including cash, credit cards, debit cards, and electronic funds transfer	
	(i)	explain forms of financial exchange, including cash Narrative: Ch. 5 Pg. 92 Forms of Financial Exchange-Cash, Ch. 13 Pg. 260 Cash Activity: Ch. 5 Listen and Speak, Ch. 13 Listen and Speak #1
	(ii)	explain forms of financial exchange, including credit cards Narrative: Ch. 5 Pg. 92 Forms of Financial Exchange-Credit Cards, Ch. 13 Pg. 261 Credit Cards Activity: Ch. 5 Listen and Speak, Ch. 13 Listen and Speak #1
	(iii)	explain forms of financial exchange, including debit cards Narrative: Ch. 5 Pg. 93 Forms of Financial Exchange-Debit Cards, Ch. 13 Pg. 263 Debit Cards Activity: Ch. 5 Listen and Speak, Ch. 13 Listen and Speak #1
	(iv)	explain forms of financial exchange, including electronic funds transfer Narrative: Ch. 5 Pg. 93 Forms of Financial Exchange-Electronic Funds Transfer, Ch. 13 Pg. 266 Electronic Funds Transfer Activity: Ch. 5 Listen and Speak, Ch. 13 Listen and Speak #1
(B)	compare and contrast various types of currency, including paper money, coins, banknotes, government bonds, and treasury notes	
	(i)	compare and contrast various types of currency, including paper money, coins, banknotes, government bonds, and treasury notes Narrative: Ch. 5 Pg. 86 Functions of Money Activity: Ch. 5 Listen and Speak
(C)	identify functions of money, including medium of exchange, unit of measure, and store of value	
	(i)	identify functions of money, including medium of exchange Narrative: Ch. 5 Pg. 86 Functions of Money Activity: Ch. 5 Test Your Knowledge #1
	(ii)	identify functions of money, including unit of measure Narrative: Ch. 5 Pg. 90 Unit of Measure Activity: Ch. 5 Test Your Knowledge #1
	(iii)	identify functions of money, including store of value Narrative: Ch. 5 Pg. 89 Store of Value Activity: Ch. 5 Test Your Knowledge #1
(D)	describe sources of income, including wages and salaries, interest, rent, dividends, capital gains, and transfer payments	
	(i)	describe sources of income, including wages and salaries Narrative: Ch. 5 Pg. 96 Wages, Salaries, and Commissions Activity: Ch. 5 Create and Design, Ch. 5 Test Your Knowledge #2
	(ii)	describe sources of income, including interest Narrative: Ch. 5 Pg. 101 Investments Activity: Ch. 5 Test Your Knowledge #2
	(iii)	describe sources of income, including rent Narrative: Ch. 5 Pg. 102 Rent Activity: Ch. 5 Test Your Knowledge #2
	(iv)	describe sources of income, including dividends Narrative: Ch. 5 Pg. 101 Investments Activity: Ch. 5 Test Your Knowledge #2

	(v)	describe sources of income, including capital gains	Narrative: Ch. 5 Pg. 101 Investments Activity: Ch. 5 Test Your Knowledge #2
	(vi)	describe sources of income, including transfer payments	Narrative: Ch. 5 Pg. 99 Benefits paragraph #4 Activity: Ch. 5 Test Your Knowledge #2
(E)	explain the time value of money		
	(i)	explain the time value of money	Narrative: Ch. 11 Pg. 232 Time Value of Money Activity: Ch. 11 Listen and Speak, Ch. 11 Read and Write #2, Ch. 11 Test Your Knowledge #2
(F)	discuss the purposes and importance of credit		
	(i)	discuss the purposes of credit	Narrative: Ch. 14 Pg. 276 Purpose and Importance of Credit Activity: Ch. 14 Test Your Knowledge #6
	(ii)	discuss the importance of credit	Narrative: Ch. 14 Pg. 276 Purpose and Importance of Credit Activity: Ch. 14 Test Your Knowledge #6
(5) The student examines economic systems. The student is expected to:			
(A)	explain sole proprietorships, partnerships, and corporations		
	(i)	explain sole proprietorships	Narrative: Ch. 6 Pg. 114 Sole Proprietorship Activity: Ch. 6 Listen and Speak bullet #3, Ch. 6 Test Your Knowledge #4
	(ii)	explain partnerships	Narrative: Ch. 6 Pg. 116 Partnerships Activity: Ch. 6 Listen and Speak bullet #3, Ch. 6 Test Your Knowledge #4
	(iii)	explain corporations	Narrative: Ch. 6 Pg. 118 Corporation Activity: Ch. 6 Listen and Speak bullet #3, Ch. 6 Test Your Knowledge #4
(B)	identify factors affecting profit, revenue, and expenses		
	(i)	identify factors affecting profit	Narrative: Ch. 7 Pg. 163 Profits, Ch. 7 Pg. 28 Dollar Dilemmas Activity: Ch. 7 Read and Write
	(ii)	identify factors affecting revenue	Narrative: Ch. 7 Pg. 161 Revenues, Ch. 7 Pg. 161 Dollar Dilemmas Activity: Ch. 7 Read and Write
	(iii)	identify factors affecting expenses	Narrative: Ch. 7 Pg. 162 Expenses, Ch. 7 Pg. 161 Dollar Dilemmas Activity: Ch. 7 Read and Write
(C)	understand the rights and responsibilities of consumers within various economic systems		
	(i)	understand the rights of consumers within various economic systems	Narrative: Ch. 21 Pg. 424 Consumer Protection Laws Activity: Ch. 21 Listen and Speak
	(ii)	understand the responsibilities of consumers within various economic systems	Narrative: Ch. 21 Pg. 424 Consumer Protection Laws Activity: Ch. 21 Listen and Speak

(6) The student examines personal financial activities and the role of government. The student is expected to:		
(A)	analyze the importance and purpose of taxes	
	(i)	analyze the importance of taxes Narrative: Ch. 7 Pg. 158 Public Services, Ch. 8 Pg. 173 Tax Deductions, Ch. 8 Pg. 190 Dollar Dilemmas Activity: Ch. 7 Test Your Knowledge #1, Ch. 8 Read and Write #1
	(ii)	analyze the purpose of taxes Narrative: Ch. 7 Pg. 158 Public Services, Ch. 8 Pg. 173 Tax Deductions, Ch. 8 Pg. 190 Dollar Dilemmas Activity: Ch. 7 Test Your Knowledge #1, Ch. 8 Read and Write #1
(B)	analyze monetary policy and fiscal policy	
	(i)	analyze monetary policy Narrative: Ch. 7 Pg. 157 Monetary Policy Activity: Ch. 7 Test Your Knowledge #2
	(ii)	analyze fiscal policy Narrative: Ch. 7 Pg. 156 Fiscal Policy Activity: Ch. 7 Test Your Knowledge #2
(C)	analyze the supply and demand for money	
	(i)	analyze the supply and demand for money Narrative: Ch. 7 Pg. 143 Supply and Demand for Money, Ch. 7 Pg. 157 Monetary Policy Activity: Ch. 7 Test Your Knowledge #3
(D)	analyze the role of the Federal Reserve System	
	(i)	analyze the role of the Federal Reserve System Narrative: Ch. 7 Pg. 157 Monetary Policy, Ch. 10 Pg. 214 The Financial System Activity: Ch. 7 Test Your Knowledge #18, Ch. 10 Test Your Knowledge #2
(7) The student discusses economic indicators impacting personal financial decision making. The student is expected to:		
(A)	analyze the measure of consumer spending as an economic indicator	
	(i)	analyze the measure of consumer spending as an economic indicator Narrative: Ch. 7 Pg. 146 Measuring Economic Activity Activity: Ch. 7 Test Your Knowledge #6
(B)	analyze the impact of a nation's unemployment rates	
	(i)	analyze the impact of a nation's unemployment rates Narrative: Ch. 7 Pg. 150 Unemployment Rate Activity: Ch. 7 Create and Design #2
(C)	analyze the concept of Gross Domestic Product	
	(i)	analyze the concept of Gross Domestic Product Narrative: Ch. 7 Pg. 146 Gross Domestic Product (GDP) Activity: Ch. 7 Test Your Knowledge #4

(D)	analyze the economic impact of inflation on personal financial decision making	
(i)	analyze the economic impact of inflation on personal financial decision making	Narrative: Ch. 7 Pg. 149 Inflation Activity: Ch. 7 Create and Design #3
(E)	analyze unemployment and inflation tradeoffs	
(i)	analyze unemployment and inflation tradeoffs	Narrative: Ch. 7 Pg. 149 Inflation paragraph #2 Activity: Ch. 7 Create and Design #1
(F)	analyze the economic impact of interest rate fluctuations	
(i)	analyze the economic impact of interest rate fluctuations	Narrative: Ch. 7 Pg. 150 Interest Rates Activity: Ch. 7 Test Your Knowledge #5
(G)	analyze the impact of business cycles on personal financial decision making	
(i)	analyze the impact of business cycles on personal financial decision making	Narrative: Ch. 7 Pg. 152 Business Cycles Activity: Ch. 7 Test Your Knowledge #7
(8) The student analyzes the impact of international activities on personal financial decision making. The student is expected to:		
(A)	examine international current events as related to personal financial decision making	
(i)	examine international current events as related to personal financial decision making	Narrative: Ch. 7 Pg. 164 International Current Events and Personal Financial Decision Making, Ch. 7 Pg. 27 Tech Tools Activity: Ch. 7 Test Your Knowledge #8
(B)	examine currency exchange rates	
(i)	examine currency exchange rates	Narrative: Ch. 7 Pg. 166 Currency Exchange Rates, Ch. 7 Pg. 167 Go Figure Activity: Ch. 7 Test Your Knowledge #9
(C)	examine domestic and international labor issues as related to personal financial decision making	
(i)	examine domestic labor issues as related to personal financial decision making	Narrative: Pg. 165 Labor Issues and Personal Financial Decision Making Activity: Ch. 7 Test Your Knowledge #10
(ii)	examine international labor issues as related to personal financial decision making	Narrative: Pg. 165 Labor Issues and Personal Financial Decision Making Activity: Ch. 7 Test Your Knowledge #10
(9) The student examines how personal financial decisions are used to achieve financial goals. The student is expected to:		
(A)	develop a budget based on personal financial goals	
(i)	develop a budget based on personal financial goals	Narrative: Ch. 9 Pg. 196 Financial Goals Activity: Ch. 9 Create and Design

(B)	explain the benefits of saving and investing	
	(i)	explain the benefits of saving Narrative: Ch. 12 Pg. 244 Benefits of Saving Activity: Ch. 12 Create and Design, Ch. 12 Test Your Knowledge #2
	(ii)	explain the benefits of investing Narrative: Ch. 18 Pg. 352 Benefits of Investing Activity: Ch. 18 Create and Design
(C)	examine tax liabilities, including as they relate to the completion of a W-4	
	(i)	examine tax liabilities, including as they relate to the completion of a W-4 Narrative: Ch. 8 Pg. 175 Form W-4 paragraph #1 Activity: Ch. 8 Test Your Knowledge #1
(D)	analyze a pay stub	
	(i)	analyze a pay stub Narrative: Ch. 8 Pg. 178 Anatomy of a Pay Stub, Ch. 8 Figure 8.4, Ch. 8 Pg. 190 Dollar Dilemmas Activity: Ch. 8 Test Your Knowledge #2
(E)	interpret and reconcile bank statements	
	(i)	interpret bank statements Narrative: Ch. 9 Pg. 205 Bank Statements Activity: Ch. 9 Test Your Knowledge #1
	(ii)	reconcile bank statements Narrative: Ch. 9 Pg. 205 Bank Statements Activity: Ch. 9 Test Your Knowledge #1
(F)	maintain financial records	
	(i)	maintain financial records Narrative: Ch. 9 Pg. 209 Maintaining Financial Records Activity: Ch. 9 Read and Write #3
(G)	evaluate credit scores	
	(i)	evaluate credit scores Narrative: Ch. 14 Pg. 287 Credit Report and Score Activity: Ch. 14 Test Your Knowledge #7
(H)	use identify theft protection measures	
	(i)	use identify theft protection measures Narrative: Ch. 10 Pg. 223 Online Banking Safety Measures, Ch. 21 Pg. 418 Ways to Protect Personal Information Activity: Ch. 21 Create and Design, Ch. 21 Test Your Knowledge #3
(I)	prepare personal income tax forms by completing a 1040EZ with a W-2 form and using current tax tables	
	(i)	prepare personal income tax forms by completing a 1040EZ with a W-2 form and using current tax tables Narrative: Ch. 8 Pg. 188 Form 1040-EZ, Ch. 8 Figure 8.11 Activity: Ch. 8 Test Your Knowledge #3, Ch. 8 Create and Design Part 2

(10) The student understands the purposes of financial service providers. The student is expected to:		
(A)	describe types of financial service providers, including banks and credit unions	
	(i)	describe types of financial service providers, including banks Narrative: Ch. 10 Pg. 216 Types of Financial Institutions, Ch. 10 Pg. 226 Evaluating Service Providers, Ch. 10 Pg. 218 Financial Services Available Activity: Ch. 10 Create and Design
	(ii)	describe types of financial service providers, including credit unions Narrative: Ch. 10 Pg. 216 Types of Financial Institutions, Ch. 10 Pg. 226 Evaluating Service Providers, Ch. 10 Pg. 218 Financial Services Available Activity: Ch. 10 Create and Design
(B)	evaluate financial service providers based on selection criteria such as location, interest rates, and benefits	
	(i)	evaluate financial service providers based on selection criteria Narrative: Ch. 10 Pg. 226 Evaluating Service Providers Activity: Ch. 10 Read and Write #1, Ch. 10 Create and Design
(C)	analyze financing needed for long-term personal assets, including home purchases and payments and auto purchases, leases, and payments	
	(i)	analyze financing needed for long-term personal assets, including home purchases Narrative: Ch. 15 Pg. 300 Financing Options Activity: Ch. 15 Create and Design, Ch. 15 Test Your Knowledge #5
	(ii)	analyze financing needed for long-term personal assets, including home payments Narrative: Ch. 15 Pg. 300 Financing Options Activity: Ch. 15 Create and Design, Ch. 15 Test Your Knowledge #5
	(iii)	analyze financing needed for long-term personal assets, including auto purchases Narrative: Ch. 15 Pg. 300 Financing Options Activity: Ch. 15 Create and Design, Ch. 15 Test Your Knowledge #5
	(iv)	analyze financing needed for long-term personal assets, including auto leases Narrative: Ch. 15 Pg. 300 Financing Options Activity: Ch. 15 Test Your Knowledge #5
	(v)	analyze financing needed for long-term personal assets, including auto payments Narrative: Ch. 15 Pg. 300 Financing Options Activity: Ch. 15 Create and Design, Ch. 15 Test Your Knowledge #5
(D)	explain loan evaluation criteria used by lending institutions	
	(i)	explain loan evaluation criteria used by lending institutions Narrative: Ch. 14 Pg. 283 5 Cs of Creditworthiness Activity: Ch. 14 Test Your Knowledge #8
(E)	summarize the components of a loan application package	
	(i)	summarize the components of a loan application package Narrative: Ch. 15 Pg. 313 Loan Application Package Activity: Ch. 15 Test Your Knowledge #7
(F)	calculate a home loan payment schedule	
	(i)	calculate a home loan payment schedule Narrative: Ch. 15 Pg. 314 Loan Processing and Approval, Ch. 15 Pg. 312 Go Figure Activity: Ch. 15 Test Your Knowledge #6, Ch. 15 Create and Design

(G)	calculate an automobile loan payment schedule	
	(i)	calculate an automobile loan payment schedule Narrative: Ch. 15 Pg. 305 Car Loan Basics, Ch. 14 Pg. 279 Figure 14.2 Activity: Ch. 15 Test Your Knowledge #6, Ch. 15 Create and Design
(H)	understand the risks of using a payday loan and title loan	
	(i)	understand the risks of using a payday loan Narrative: Ch. 14 Pg. 279 Closed-end Credit Activity: Ch. 14 Test Your Knowledge #9
	(ii)	understand the risks of using a title loan Narrative: Ch. 14 Pg. 279 Closed-end Credit Activity: Ch. 14 Test Your Knowledge #9
(11) The student identifies various investment strategies. The student is expected to:		
(A)	evaluate different types of investments such as stocks, bonds, and property	
	(i)	evaluate different types of investments Narrative: Ch. 18 Pg. 361 Types of Investments Activity: Ch. 18 Create and Design
(B)	evaluate investment goals and objectives as they relate to risk tolerance	
	(i)	evaluate investment goals and objectives as they relate to risk tolerance Narrative: Ch. 18 Pg. 354 Set Goals, Ch. 18 Pg. 355 Know Your Risk Tolerance Activity: Ch. 18 Test Your Knowledge #2
(C)	investigate the opportunities and costs of postsecondary education	
	(i)	investigate the opportunities of postsecondary education Narrative: Ch. 4 Pg. 52 Postsecondary Educational Opportunities Activity: Ch. 4 Test Your Knowledge #3
	(ii)	investigate the costs of postsecondary education Narrative: Ch. 4 Pg. 61 Types of Costs Associated with Education Activity: Ch. 4 Test Your Knowledge #2
(D)	investigate long-term needs and financial goals, including retirement	
	(i)	investigate long-term needs, including retirement Narrative: Ch. 19 Pg. 380 Long-term Needs Activity: Ch. 19 Read and Write, Ch. 19 Test Your Knowledge #2
	(ii)	investigate long-term financial goals, including retirement Narrative: Ch. 19 Pg. 379 Long-term Financial Goals Activity: Ch. 19 Create and Design, Ch. 19 Test Your Knowledge #2
(E)	investigate the factors that affect the value of investments	
	(i)	investigate the factors that affect the value of investments Narrative: Ch. 18 Pg. 374 Factors Affecting Investments Activity: Ch. 18 Create and Design

(12) The student identifies methods to manage personal risk. The student is expected to:		
(A)	understand the concept of insurance	
(i)	understand the concept of insurance	Narrative: Ch. 20 Pg. 394 Insurance Basics Activity: Ch. 20 Test Your Knowledge #6
(B)	explore the reasons for obtaining personal insurance, including health, disability, life, cancer, and long-term care insurance	
(i)	explore the reasons for obtaining personal insurance, including health insurance	Narrative: Ch. 20 Pg. 403 Health Insurance Activity: Ch. 20 Test Your Knowledge #7
(ii)	explore the reasons for obtaining personal insurance, including disability insurance	Narrative: Ch. 20 Pg. 406 Disability and Long-Term Care Insurance Activity: Ch. 20 Test Your Knowledge #7
(iii)	explore the reasons for obtaining personal insurance, including life insurance	Narrative: Ch. 20 Pg. 406 Life Insurance Activity: Ch. 20 Test Your Knowledge #7
(iv)	explore the reasons for obtaining personal insurance, including cancer insurance	Narrative: Ch. 20 Pg. 403 Health Insurance Activity: Ch. 20 Test Your Knowledge #7
(v)	explore the reasons for obtaining personal insurance, including long-term care insurance	Narrative: Ch. 20 Pg. 406 Disability and Long-Term Care Insurance Activity: Ch. 20 Test Your Knowledge #7
(C)	explore the reasons for obtaining property insurance coverage, including homeowner's, personal liability, renter's, flood, earthquake, and auto insurance	
(i)	explore the reasons for obtaining property insurance coverage, including homeowner's insurance	Narrative: Ch. 20 Pg. 407 Property Insurance Activity: Ch. 20 Test Your Knowledge #2
(ii)	explore the reasons for obtaining property insurance coverage, including personal liability insurance	Narrative: Ch. 20 Pg. 407 Property Insurance Activity: Ch. 20 Test Your Knowledge #2
(iii)	explore the reasons for obtaining property insurance coverage, including renter's insurance	Narrative: Ch. 20 Pg. 407 Property Insurance Activity: Ch. 20 Test Your Knowledge #2
(iv)	explore the reasons for obtaining property insurance coverage, including flood insurance	Narrative: Ch. 20 Pg. 407 Property Insurance Activity: Ch. 20 Test Your Knowledge #2
(v)	explore the reasons for obtaining property insurance coverage, including earthquake insurance	Narrative: Ch. 20 Pg. 407 Property Insurance Activity: Ch. 20 Test Your Knowledge #2
(vi)	explore the reasons for obtaining property insurance coverage, including auto insurance	Narrative: Ch. 20 Pg. 409 Automobile Insurance Activity: Ch. 20 Test Your Knowledge #3
(D)	understand the insurance claim settlement process	
(i)	understand the insurance claim settlement process	Narrative: Ch. 20 Pg. 394 Insurance Basics Activity: Ch. 20 Test Your Knowledge #8