



STANDARDS	PAGE REFERENCES
<p>5. Research multiple viewpoints that support or question the use of student loan debt in paying for postsecondary education. Assess the extent to which the reasoning and evidence presented evidence, craft an argumentative essay that either supports or opposes the use of student loan debt, developing both claim(s) and counterclaim(s) fairly.</p>	<p>Student Edition: <i>Consequences of Choices</i> 66 <i>Savers and Investors</i> 24 Teacher Edition: RG 54</p>
<p>6. Describe factors affecting take-home pay such as tax withholdings, benefits (e.g., insurance, 401k), and plan payroll deductions. Complete a 1040EZ or 1040A and a W-Withholding Allowance paperwork, and analyze the W-2 Wage and Tax Statement for federal income tax purposes.</p>	<p>Student Edition: <i>Document Detective</i> 99, 469 <i>Factors Affecting Salary</i> 108 <i>Measuring Employee Benefits</i> 108-109 <i>Reading Check</i> 109 <i>Social Security Benefits</i> 587 <i>Taxes and Mutual Funds</i> 425 <i>Your Taxable Income</i> 471 Teacher Edition: A 109; CT 112; M 30, 31; RG 108</p>
<p>7. Create a personal balance sheet. Determine assets and liabilities and calculate net worth. Using research from local sources (such as newspapers, chambers of commerce, local government, and company websites), create a monthly personal budget. Cite specific textual evidence from findings when calculating earnings of a selected occupation and including accurately estimated household living expenses, taxes, potential savings, and an emergency fund.</p>	<p>Student Edition: <i>Assessment</i> 143 <i>Average Annual Expenditures</i> 138 <i>Document Detective</i> 139 <i>Preparing a Budget</i> 135, 137-138, 140 <i>The Monthly Budget</i> 136 Teacher Edition: A 37; AAK 38; F 37; T37</p>
<p>8. Understand the availability of consumer protection laws, agencies, and resources. Investigate the availability and reliability of resources to assist consumers in making buying decisions (include national, state, and local resources, as appropriate).</p>	<p>Student Edition: <i>Assessment</i> 258 #3 <i>Consumer Credit Protection Laws</i> 255-256 <i>Federal Agencies</i> 257 <i>The U.S. Bankruptcy Act of 1978</i> 263 <i>Your Rights Under Consumer Credit Laws</i> 257 Teacher Edition: A 60; AAK 60; T 59</p>

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<p>9. Compare and contrast services and products available from financial service providers such as commercial banks, savings and loans, and credit unions. Identify the services that best support the personal financial goals. Craft an argumentative essay supported by evidence about selecting a specific financial account or service to best meet current and/or future financial goals</p>	<p>Student Edition: <i>Assessment 201 #2, #6</i> <i>Electronic Banking 190</i> <i>Electronic Banking Services 190-192, 194</i> <i>Evaluating Financial Services 194</i> <i>Financial Institutions 20-21</i> <i>Financial Services 189</i> <i>Reading Check 21, 194, 197</i> <i>Selecting a Financial Institution 196-197</i> <i>Stock Brokers 21</i> <i>Types of Financial Institutions 195-197</i> <i>Types of Financial Services 188-190</i> Teacher Edition: A 50-51; AAK 51; C 51; F 50; T 50</p>
<p>10. Compare and contrast the various sources and types of consumer credit, such as student loans, auto loans, store credit cards, and payday loans. Draw conclusions about the types of credit best suited for financing and/or purchasing various goods and services, defending claims with specific textual evidence.</p>	<p>Student Edition: <i>Assessment 233 #2-#3</i> <i>Consumer Installment Credit 226</i> <i>Reading Check 229</i> <i>Sources of Consumer Credit 229-230, 231, 232</i> <i>Types of Credit 227-229</i> Teacher Edition: AAK 57; C 57; RG 54; T 56</p>
<p>11. Citing information from at least one of the three major credit reporting agencies, describe credit reports and credit scores. Describe the relationship between consumers and credit reports/credit scores, discussing their importance and citing specific textual evidence from research. Analyze a sample credit report and interpret how the contents may affect the credit score. Explain how the credit score may impact borrowing opportunities and o.28p</p>	

STANDARDS

