State Content Standards for New York*	Episode 101 – What Is a Biz Kid?	Episode 102 – What Is Money?	Episode 103 – How Do You Get Money?	Episode 104 – What Can You Do with Money?	Episode 105 – Money Moves	Episode 106 – Taking Charge of Your Financial Future	Episode 107 – A Biz: What Is It?	Episode 108 – How to Succeed in Biz-Ness by Really Trying!	Episode 109 – Cash and Credit	Episode 110 – How to Achieve Your Financial Goals	Episode 111 – Don't Blow Your Dough	Episode 112 – Introducing Entrepreneurs	Episode 113 – The Biz Kids Challenge	Episode 114 – How to Be a Smart Consumer	Episode 115 – Using Your Credit - Crazy or Compelling?	Episode 116 – Budgeting Basics	Episode 117 – Understanding Business Ethics	Episode 118 – Saving and Investing for Your Future	Episode 119 – A Closer Look at Careers	Episode 120 – The Global Economy	Episode 121 – Bulls, Bears, and Financial Markets	Episode 122 – Sell, Sell, Sell (The Science of Sales)	Episode 123 – Understanding Income and Expenses
SOCIAL STUDIES LEARNING STANDARD 4: ECONOMICS																							
1. The study of economics requires an understanding of major economic concepts and systems, the principles of economic decision making, and the interdependence of economies and economic systems throughout the world.																							
1.1 Students analyze the effectiveness of varying ways individuals, societies, nations, and regions of the world attempt to satisfy their basic needs and wants by utilizing scarce resources.				•						•				•			•			•			•
1.2 Students define and apply basic economic concepts such as scarcity, supply/demand, opportunity costs, production, resources, money, economic growth, markets, costs, and competition.					•				•	•	•			•						•			
1.3 Students understand the nature of scarcity and how nations of the world make choices which involve economic and social costs and benefits.				•	•	•											•			•			
1.4 Students describe the ideals, principles, structure, practices, accomplishments, and problems related to the United States economic system.				•	•					•							•						
1.5 Students compare and contrast the United States economic system with other national economic systems (focusing on the three fundamental economic questions).																				•			
1.6 Students explain how economic decision making has become global as a result of an interdependent world economy.					•															•			

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1.7 Students understand the roles in the economic system of consumers, producers, workers, investors, and voters.			•	•	•	•			•	•				•				•			•		
2. Economics requires the development and application of the skills needed to make informed and well-reasoned economic decisions in daily and national life.																							
2.1 Students identify, locate, and evaluate economic information from standard reference works, the Internet, newspapers, periodicals, databases, textbooks, government publications, and other primary and secondary sources.				•	•	•			•					•	•	•	•	•			•		•
2.2 Students use economic information by identifying similarities and differences in trends; inferring relationships between various elements of an economy: organizing and arranging information in charts, tables, and graphs; extrapolating and making conclusions about economic questions, issues, and problems.	•			•					•					•	•	•	•	•		•	•		•
2.3 Students apply a problem-solving model to identify economic problems or issues, generate hypotheses, test hypotheses, investigate and analyze selected data, consider alternative solutions or positions, and make decisions about the best solution or position.						•			•	•				•	•	•	•	•		•			
2.4 Students present economic information and conclusions in different formats including graphic representations, computer models, research reports, oral presentations, and business plans.	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•
V. MONEY, FINANCE, AND PERSONAL FINANCE																							
A. MONEY																							

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A.1. Definition of money.		•																					
A.2. Characteristics and functions of money.		•	•	•	•																		
A.3. Money and the future: a cashless society?																							
B. Introduction to finance and personal finance.																							
B.1. Definition of finance.																							
B.2. Personal financial goals and strategies.						•				•				•		•		•					•
B.3. The role of finance in business and government.																							
C. Instruments, institutions, financial markets, and investors.																							

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C.1. Instruments.																							
C.1.a. Equity (stocks).																					•		
C.1.b. Debt (public and private).						•				•	•			•	•								
C.2. Markets.																					•		
C.2.a. Roles markets play in directing funds from savers to investors.																		•					
C.2.b. Effects markets have on individuals and the economy.																							
C.2.c. Types of markets: equity, debt, stock, bond, and commodity (e.g., New York Stock Exchange, NASDAQ, bond, commodities, currencies).																					•		
C.2.d. Effects of current events on domestic and global markets.																							

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C.2.e. Risk.															•						•		
C.3. Banks: their role in the financial system and importance to consumers.															•								
C.3.a. Kinds of banks and other deposit-taking institutions; savings accounts, checking accounts, and loans.																							
C.3.a.1. Commercial and savings - serving consumers and businesses; issues related to minorities and minority-owned businesses.																							
C.3.a.2 Investment banks - raising capital.																							
C.3.b. Banks and businesses																							
C.3.c. Banks and the consumer.						•									•			•					
3.d. Banks as financial intermediaries.																		•					

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C.4. Insurance.																							
C.4.a. Purpose of insurance.																							
C.4.b. Kinds of insurance.																							
C.4.c. Shopping for insurance.																							
C.5. Regulating the financial services industry.																							
C.5.a. Securities and Exchange Commission.																							
C.5.b. Federal Reserve.																							
C.5.c. Office of the Comptroller of the Currency.																							

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C.5.d. State Banking and Insurance Commissions.																							
C.5.e. F.D.I.C.																							
D. Interest and the cost of money.																							
D.1. Interest rates - the cost of the temporary use of somebody else's money.																							
D.2. Measuring interest rates - APRs																							
D.3. Short- and long-term rates - the "yield curve."																							
D.4. Effects of raising and lowering rates.																							
D.5. Compounding and the rule of 72.																							

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D.6. Interest rate spread.																							
E. Credit.																							
E.1. Forms of credit (loans, credit cards, commercial paper, Treasury notes, bills and bonds).																							
E.2. Benefits and costs of credit.									•	•	•			•	•								
E.3. Credit and the consumer - personal credit reports and ratings, abuses of credit, abuses of creditors (e.g., predatory lending).									•		•				•								
E.4. Short-term versus long-term credit.																							
E.5. Problems with credit and unsecured credit.															•								
F. Managing your money.																							

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F.1. Strategies to achieve long-term goals.						•																	
F.2. Budgeting.				•		•				•				•		•							
F.3 Personal savings and investing.				•		•				•								•			•		
F.3.a. Personal considerations (e.g., risk tolerance, values, age, family situation).																							
F.3.b. Return on investment.																							
F.3.c. Managing risk through diversification.																							
F.3.d. Liquidity.																							
F.4. Influence of advertising.														•									

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F.5. Tax sheltering.																							
G. Careers in the financial services industry.																							
G.1. Careers in the financial services industry.																			•				

State Content Standards for New York*	Episode 124 – Building and Growing a Business	Episode 125 – Understanding Your Paycheck	Episode 126 – Social Entrepreneurs	Episode 201 – Have a Plan, Stan!	Episode 202 – Money Math - Who Needs It?	Episode 203 – Building Your Business Online	Episode 204 – Financial Institutions - All the Same?	Episode 205 – How Credit Affects Your Life	Episode 206 – The Art of Negotiation	Episode 207 – The World Is a Risky Place	Episode 208 – Economic Cycles (What Goes Up Must Come Down)	Episode 209 – The Green Economy & You	Episode 210 – Secrets to Success	Episode 211 – The Marketing Mix	Episode 212 – Hidden Careers	Episode 213 – Learning From Failure	Episode 301 – Are You Financially Literate?	Episode 302 – Wheel of Misfortune	Episode 303 – More Bang for Your Buck	Episode 304 – Where is My Allowance?	Episode 305 – Escape the Box	Episode 401 – A World Without Taxes	Episode 402 – Debt: The Good, The Bad, & The Ugly
SOCIAL STUDIES LEARNING STANDARD 4: ECONOMICS																							
1. The study of economics requires an understanding of major economic concepts and systems, the principles of economic decision making, and the interdependence of economies and economic systems throughout the world.																							
1.1 Students analyze the effectiveness of varying ways individuals, societies, nations, and regions of the world attempt to satisfy their basic needs and wants by utilizing scarce resources.			•																			•	
1.2 Students define and apply basic economic concepts such as scarcity, supply/demand, opportunity costs, production, resources, money, economic growth, markets, costs, and competition.			•			•				•	•					•	•						•
1.3 Students understand the nature of scarcity and how nations of the world make choices which involve economic and social costs and benefits.			•									•					•					•	
1.4 Students describe the ideals, principles, structure, practices, accomplishments, and problems related to the United States economic system.							•															•	•
1.5 Students compare and contrast the United States economic system with other national economic systems (focusing on the three fundamental economic questions).																							
1.6 Students explain how economic decision making has become global as a result of an interdependent world economy.						•				•							•						

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1.7 Students understand the roles in the economic system of consumers, producers, workers, investors, and voters.											•						•					•	
2. Economics requires the development and application of the skills needed to make informed and well-reasoned economic decisions in daily and national life.																							
2.1 Students identify, locate, and evaluate economic information from standard reference works, the Internet, newspapers, periodicals, databases, textbooks, government publications, and other primary and secondary sources.	•	•		•	•	•	•			•	•		•	•		•	•		•				•
2.2 Students use economic information by identifying similarities and differences in trends; inferring relationships between various elements of an economy: organizing and arranging information in charts, tables, and graphs; extrapolating and making conclusions about economic questions, issues, and problems.	•			•	•	•	•			•	•		•	•		•	•		•				•
2.3 Students apply a problem-solving model to identify economic problems or issues, generate hypotheses, test hypotheses, investigate and analyze selected data, consider alternative solutions or positions, and make decisions about the best solution or position.	•		•	•		•		•		•	•	•				•		•				•	•
2.4 Students present economic information and conclusions in different formats including graphic representations, computer models, research reports, oral presentations, and business plans.	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•
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A.1. Definition of money.																							
A.2. Characteristics and functions of money.																	•						
A.3. Money and the future: a cashless society?																							
B. Introduction to finance and personal finance.																							
B.1. Definition of finance.																							
B.2. Personal financial goals and strategies.				•	•		•	•		•			•			•		•					•
B.3. The role of finance in business and government.																							
C. Instruments, institutions, financial markets, and investors.																							

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C.1. Instruments.																							
C.1.a. Equity (stocks).																	•						
C.1.b. Debt (public and private).																							•
C.2. Markets.							•																
C.2.a. Roles markets play in directing funds from savers to investors.																							
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C.2.c. Types of markets: equity, debt, stock, bond, and commodity (e.g., New York Stock Exchange, NASDAQ, bond, commodities, currencies).																							
C.2.d. Effects of current events on domestic and global markets.																							

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C.2.e. Risk.								•		•						•		•					
C.3. Banks: their role in the financial system and importance to consumers.							•																
C.3.a. Kinds of banks and other deposit-taking institutions; savings accounts, checking accounts, and loans.							•																
C.3.a.1. Commercial and savings - serving consumers and businesses; issues related to minorities and minority-owned businesses.																							
C.3.a.2 Investment banks - raising capital.																							
C.3.b. Banks and businesses							•																
C.3.c. Banks and the consumer.							•																
3.d. Banks as financial intermediaries.							•																

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C.4. Insurance.										•													
C.4.a. Purpose of insurance.										•													
C.4.b. Kinds of insurance.										•													
C.4.c. Shopping for insurance.																							
C.5. Regulating the financial services industry.																							
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C.5.d. State Banking and Insurance Commissions.																							
C.5.e. F.D.I.C.																							
D. Interest and the cost of money.																							
D.1. Interest rates - the cost of the temporary use of somebody else's money.					•																		
D.2. Measuring interest rates - APRs					•																		
D.3. Short- and long-term rates - the "yield curve."																							
D.4. Effects of raising and lowering rates.																							
D.5. Compounding and the rule of 72.					•																		

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D.6. Interest rate spread.																							
E. Credit.																							
E.1. Forms of credit (loans, credit cards, commercial paper, Treasury notes, bills and bonds).								•									•						•
E.2. Benefits and costs of credit.								•															•
E.3. Credit and the consumer - personal credit reports and ratings, abuses of credit, abuses of creditors (e.g., predatory lending).								•		•													•
E.4. Short-term versus long-term credit.								•															
E.5. Problems with credit and unsecured credit.								•															
F. Managing your money.																							

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F.1. Strategies to achieve long-term goals.				•				•					•				•						
F.2. Budgeting.				•	•												•		•	•			•
F.3 Personal savings and investing.				•	•		•	•					•				•						•
F.3.a. Personal considerations (e.g., risk tolerance, values, age, family situation).										•													
F.3.b. Return on investment.																							
F.3.c. Managing risk through diversification.																							
F.3.d. Liquidity.																							
F.4. Influence of advertising.														•		•	•	•					•

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F.5. Tax sheltering.																							
G. Careers in the financial services industry.																							
G.1. Careers in the financial services industry.															•								

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SOCIAL STUDIES LEARNING STANDARD 4: ECONOMICS																			
1. The study of economics requires an understanding of major economic concepts and systems, the principles of economic decision making, and the interdependence of economies and economic systems throughout the world.																			
1.1 Students analyze the effectiveness of varying ways individuals, societies, nations, and regions of the world attempt to satisfy their basic needs and wants by utilizing scarce resources.																			
1.2 Students define and apply basic economic concepts such as scarcity, supply/demand, opportunity costs, production, resources, money, economic growth, markets, costs, and competition.		•	•	•				•			•						•	•	•
1.3 Students understand the nature of scarcity and how nations of the world make choices which involve economic and social costs and benefits.											•					•		•	
1.4 Students describe the ideals, principles, structure, practices, accomplishments, and problems related to the United States economic system.		•						•			•								
1.5 Students compare and contrast the United States economic system with other national economic systems (focusing on the three fundamental economic questions).																			
1.6 Students explain how economic decision making has become global as a result of an interdependent world economy.																			

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1.7 Students understand the roles in the economic system of consumers, producers, workers, investors, and voters.		•		•							•								
2. Economics requires the development and application of the skills needed to make informed and well-reasoned economic decisions in daily and national life.																			
2.1 Students identify, locate, and evaluate economic information from standard reference works, the Internet, newspapers, periodicals, databases, textbooks, government publications, and other primary and secondary sources.	•	•	•	•		•		•	•	•			•	•			•	•	•
2.2 Students use economic information by identifying similarities and differences in trends; inferring relationships between various elements of an economy: organizing and arranging information in charts, tables, and graphs; extrapolating and making conclusions about economic questions, issues, and problems.	•	•	•	•		•		•	•	•			•	•			•		•
2.3 Students apply a problem-solving model to identify economic problems or issues, generate hypotheses, test hypotheses, investigate and analyze selected data, consider alternative solutions or positions, and make decisions about the best solution or position.		•	•	•				•			•	•					•	•	•
2.4 Students present economic information and conclusions in different formats including graphic representations, computer models, research reports, oral presentations, and business plans.	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•
V. MONEY, FINANCE, AND PERSONAL FINANCE																			
A. MONEY																			

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A.1. Definition of money.						•													
A.2. Characteristics and functions of money.				•															
A.3. Money and the future: a cashless society?																			
B. Introduction to finance and personal finance.																			
B.1. Definition of finance.																			
B.2. Personal financial goals and strategies.	•	•		•			•		•				•	•			•		
B.3. The role of finance in business and government.																			
C. Instruments, institutions, financial markets, and investors.																			

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C.1. Instruments.																			
C.1.a. Equity (stocks).		•									•								
C.1.b. Debt (public and private).																			
C.2. Markets.																			
C.2.a. Roles markets play in directing funds from savers to investors.																			
C.2.b. Effects markets have on individuals and the economy.																			
C.2.c. Types of markets: equity, debt, stock, bond, and commodity (e.g., New York Stock Exchange, NASDAQ, bond, commodities, currencies).		•									•								
C.2.d. Effects of current events on domestic and global markets.																			

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C.2.e. Risk.		•			•		•												
C.3. Banks: their role in the financial system and importance to consumers.														•					
C.3.a. Kinds of banks and other deposit-taking institutions; savings accounts, checking accounts, and loans.														•					
C.3.a.1. Commercial and savings - serving consumers and businesses; issues related to minorities and minority-owned businesses.																			
C.3.a.2 Investment banks - raising capital.																			
C.3.b. Banks and businesses														•					
C.3.c. Banks and the consumer.														•					
3.d. Banks as financial intermediaries.														•					

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C.4. Insurance.					•														
C.4.a. Purpose of insurance.																			
C.4.b. Kinds of insurance.																			
C.4.c. Shopping for insurance.																			
C.5. Regulating the financial services industry.																			
C.5.a. Securities and Exchange Commission.																			
C.5.b. Federal Reserve.																			
C.5.c. Office of the Comptroller of the Currency.																			

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C.5.d. State Banking and Insurance Commissions.																			
C.5.e. F.D.I.C.																			
D. Interest and the cost of money.																			
D.1. Interest rates - the cost of the temporary use of somebody else's money.																			
D.2. Measuring interest rates - APRs																			
D.3. Short- and long-term rates - the "yield curve."																			
D.4. Effects of raising and lowering rates.																			
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