

State Content Standards for Indiana	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 Business 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
FINANCIAL LITERACY																					
8th Grade																					
Standard 1 - Financial Responsibility and Decision Making																					
___ 8-1.1.1 Describe the benefits of financial responsibility and the costs of financial irresponsibility.								•			•			•	•			•			
___ 8-1.2.1 Analyze online and printed sources of financial information by describing strengths and weaknesses of each.																					
___ 8-1.3.1 Identify the primary consumer protection agency in Indiana.																					
___ 8-1.3.2 Describe unfair or deceptive business practices that are forbidden by consumer protection laws.											•	•		•			•				
___ 8-1.3.3 Explain steps for resolving a consumer complaint.																					
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___ 8-2.2.2 Give examples of sources of income other than wages or salary.			•	•																		
___ 8-2.3.1 Describe taxable income and employee benefits.																						
___ 8-2.3.2 Describe the items commonly included in payroll deductions.																						
Standard 3 - Planning and Managing Money																						
___ 8-3.1.1 Explain basic budget categories, including income, taxes, planned savings, and fixed and variable expenses.										•						•						
___ 8-3.1.2 Explain the relationship between spending practices and achieving financial goals.				•		•				•	•					•		•				
___ 8-3.2.1 Create a system to record income and spending for purchases, services, and taxes.																•						
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Standard 4 - Managing Credit and Debt																					
___ 8-4.1.1 Compare advantages and disadvantages of various types of credit.									•	•					•						
___ 8-4.1.2 Explain factors to consider when using credit or obtaining a loan.						•			•	•					•	•					
___ 8-4.1.3 Determine the total cost of repaying credit and loans under various rates of interest and over different periods.															•						
___ 8-4.2.1 Describe the information in a credit report and how long it is retained.									•						•						
___ 8-4.2.2 Explain the value of a positive credit history and credit reports to consumers, borrowers and lenders.									•						•						
___ 8-4.3.1 Identify possible credit and debt problems and ways to avoid them.				•		•			•	•	•				•	•					
___ 8-4.3.2 Describe actions that a consumer can take to reduce or better manage excessive debt.			•		•			•	•	•	•			•	•	•			•		
___ 8-4.4.1 Explain the rights, responsibilities, and protections of buyers and sellers under consumer credit laws.									•		•			•	•	•					

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Standard 5 - Risk Management and Insurance																					
___ 8-5.1.1 Explain the relationship between risk and insurance.																					
___ 8-5.1.2 Explain how insurance deductibles work.																					
___ 8-5.2.1 Describe the need for and value of health, property, life, disability, and liability insurance.																					
___ 8-5.2.2 Identify factors to consider when determining the amount of protection needed.																					
___ 8-5.2.3 Identify factors that can influence insurance costs.																					
___ 8-5.3.1 Apply opportunity-cost analysis to potential situations that can threaten personal and family income and assets.						•															
___ 8-5.3.2 Analyze importance of developing plans for protecting current and future personal and family assets against financial loss.			•		•		•		•	•	•			•	•	•		•			•
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8-6.5.1 Explain how the time value of money and economic conditions affect the rate of return on investments.				•		•				•					•							•
8-6.5.2 Identify taxes on investments and income tax-free earnings limit for an investor under the age of 18.			•							•									•			
8-6.6.1 Describe benefits and limits of deposit insurance.																						
8-6.6.2 Utilize the Indiana Securities Commission to investigate legitimacy of one or more investment opportunities.																						
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12-1.1.2 Analyze ways financial responsibility is different for individuals with and without dependents.																						
12-1.2.1 Analyze financial information for objectivity, accuracy, relevancy to given needs, and currency.				•		•			•		•			•		•		•				•

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___ 12-1.2.2 Investigate current types of consumer fraud, including online scams.											•			•							
___ 12-1.2.3 Summarize factors to consider when selecting a financial planning professional or tax adviser.				•		•															
___ 12-1.3.1 Describe benefits of Indiana's consumer protection agency.														•							
___ 12-1.3.2 Analyze consumer protection laws for the issues they address and the safeguards they provide.														•							
___ 12-1.3.3 Demonstrate steps for resolving a consumer complaint.														•							
___ 12-1.4.1 Set measurable short-term, medium-term, and long-term financial goals.				•		•		•		•						•					
___ 12-1.4.2 Evaluate the results of financial decisions.			•	•		•		•	•	•	•			•	•	•		•			•
___ 12-1.4.3 Apply systematic decision making to long-term goals.																					
___ 12-1.5.1 Compare and contrast the benefits of sharing financial goals and personal finance information with a potential partner before forming a partnership.											•	•					•				

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___ 12-1.5.2 Describe essential elements of contract between individuals and between individuals and businesses.																					
___ 12-1.6.1 Describe the actions a victim of identity theft needs to take to restore personal security.																					
Standard 2 - Relating Income and Careers																					
___ 12-2.1.1 Analyze ways economic, social, cultural, and political conditions can affect income and career potential.																					
___ 12-2.1.2 Analyze the financial risks and benefits of entrepreneurship as a career choice.	•	•	•				•					•		•			•		•		
___ 12-2.2.1 Define gift, rent, interest, dividend, capital gain, tip, commission, and business profit income.			•																		
___ 12-2.2.2 Describe ways people in the community can benefit from local government assistance programs.																					
___ 12-2.3.1 Analyze typical employee benefits and explain why they are a form of compensation.																					
___ 12-2.3.2 Describe benefits of employer sponsored savings plans and other options for shifting current income to the future.				•		•				•						•		•			•

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Standard 3 - Planning and Managing Money																					
____ 12-3.1.1 Create a basic budget with categories for income, taxes, planned savings, and fixed and variable expenses.																					
____ 12-3.1.2 Demonstrate budgeting to manage spending and achieve financial goals.				•		•			•	•	•				•				•		
____ 12-3.2.1 Demonstrate use of a system to record income and spending for purchases, services, and taxes.																	•				
____ 12-3.2.2 Demonstrate recordkeeping that utilizes a financial institution's online account management system.																	•				
____ 12-3.3.1 Demonstrate skill in executing different payment methods, including cash, checks, stored-value cards, debit cards, credit cards, and electronic or online payment systems.									•						•						
____ 12-3.3.2 Demonstrate skill in basic financial tasks, including bill payments, check writing, reconciling checking and debit account statements, and monitoring printed and online account statements for accuracy.				•						•					•						
____ 12-3.4.1 Evaluate impact of external factors on spending decisions.				•		•			•	•	•			•	•						
____ 12-3.4.2 Apply knowledge of external factors to justify a consumer buying decision.				•		•				•	•			•	•						

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____ 12-5.2.2 Compare the costs of auto insurance for the same vehicle, given two different deductibles and two different liability coverage limits.																						
____ 12-5.2.3 Analyze factors that can reduce or increase insurance costs.																						
____ 12-5.3.1 Compare various programs that provide financial assistance for income loss due to illness, disability, or premature death.																						
____ 12-5.3.2 Recommend insurance that protects one from the risks a young adult might face.																						
Standard 6 - Saving and Investing																						
____ 12-6.1.1 Compare saving strategies, including "pay yourself first," payroll deduction, and comparison shopping to spend less.			•	•		•		•		•	•				•		•		•			
____ 12-6.1.2 Compare the interest generated by simple and compound interest at various rates.																						
____ 12-6.2.1 Compare various investing strategies for their potential to build wealth.				•		•				•	•			•	•	•		•			•	
____ 12-6.2.2 Analyze an investment utilizing the principles of time value of money.			•	•						•								•			•	

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___ 8-1.4.2 Evaluate the results of financial decisions.										•		•			•			•		•	
___ 8-1.4.3 Apply systematic decision making to short-term and medium-term goals.										•					•			•			
___ 8-1.5.1 Explain benefits of discussing important financial matters with household members and/or financial personnel.										•					•			•			
___ 8-1.5.2 Identify factors that explain differing values and attitudes about money.										•					•			•			
___ 8-1.6.1 Describe the possible consequences of disclosing particular types of personal information to others.										•		•						•		•	
Standard 2 - Relating Income and Careers																					
___ 8-2.1.1 Explain how an individual's interests, knowledge, abilities, and career and job choices affect income.			•	•	•	•	•	•	•	•		•			•		•	•	•		
___ 8-2.1.2 Summarize the financial risks and benefits of entrepreneurship as a career choice.				•	•	•		•				•		•					•		
___ 8-2.2.1 Identify jobs children and youth can do to earn money.					•			•						•		•					

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___ 12-1.2.2 Investigate current types of consumer fraud, including online scams.												•									•	
___ 12-1.2.3 Summarize factors to consider when selecting a financial planning professional or tax adviser.									•										•			
___ 12-1.3.1 Describe benefits of Indiana's consumer protection agency.																						
___ 12-1.3.2 Analyze consumer protection laws for the issues they address and the safeguards they provide.																						
___ 12-1.3.3 Demonstrate steps for resolving a consumer complaint.																						
___ 12-1.4.1 Set measurable short-term, medium-term, and long-term financial goals.		•		•			•								•			•	•	•		
___ 12-1.4.2 Evaluate the results of financial decisions.										•		•			•			•	•	•		•
___ 12-1.4.3 Apply systematic decision making to long-term goals.										•					•			•	•			
___ 12-1.5.1 Compare and contrast the benefits of sharing financial goals and personal finance information with a potential partner before forming a partnership.									•			•						•	•			

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___ 12-1.5.2 Describe essential elements of contract between individuals and between individuals and businesses.																						
___ 12-1.6.1 Describe the actions a victim of identity theft needs to take to restore personal security.																						
Standard 2 - Relating Income and Careers																						
___ 12-2.1.1 Analyze ways economic, social, cultural, and political conditions can affect income and career potential.																						
___ 12-2.1.2 Analyze the financial risks and benefits of entrepreneurship as a career choice.				•	•	•		•				•		•						•		
___ 12-2.2.1 Define gift, rent, interest, dividend, capital gain, tip, commission, and business profit income.																						
___ 12-2.2.2 Describe ways people in the community can benefit from local government assistance programs.																						
___ 12-2.3.1 Analyze typical employee benefits and explain why they are a form of compensation.		•		•																•		
___ 12-2.3.2 Describe benefits of employer sponsored savings plans and other options for shifting current income to the future.				•			•		•											•		

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Standard 3 - Planning and Managing Money																					
____ 12-3.1.1 Create a basic budget with categories for income, taxes, planned savings, and fixed and variable expenses.		•		•			•												•		
____ 12-3.1.2 Demonstrate budgeting to manage spending and achieve financial goals.						•													•		
____ 12-3.2.1 Demonstrate use of a system to record income and spending for purchases, services, and taxes.		•				•													•		
____ 12-3.2.2 Demonstrate recordkeeping that utilizes a financial institution's online account management system.								•													
____ 12-3.3.1 Demonstrate skill in executing different payment methods, including cash, checks, stored-value cards, debit cards, credit cards, and electronic or online payment systems.																					
____ 12-3.3.2 Demonstrate skill in basic financial tasks, including bill payments, check writing, reconciling checking and debit account statements, and monitoring printed and online account statements for accuracy.						•		•	•	•									•		
____ 12-3.4.1 Evaluate impact of external factors on spending decisions.	•									•	•		•						•		•
____ 12-3.4.2 Apply knowledge of external factors to justify a consumer buying decision.						•			•	•	•	•					•	•	•	•	•

State Content Standards for Indiana	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	Episode 403 – Your First Big Purchase	Episode 404 – What's Up With The Stock Market?	Episode 405 – Crash Course On Starting A Business	Episode 406 – How to Make A Million Bucks!	Episode 407 – Scam-a-rama (Protecting Yourself From Being Scammed)	Episode 408 – The Value Of Money	Episode 501 – What's Your Money Personality?	Episode 502 – Business Structures	Episode 503 – Movin' On Out	Episode 504 – You Are the Target!	Episode 505 – The Economics of Economics	Episode 506 – Businesses That Give Back	Episode 507 – What's in the Books?	Episode 508 – Take it to the Bank	Episode 509 – It's a Job to Get a Job!	Episode 510 – Fundraising Can Be Fun	Episode 511 – What to Do With a Windfall
FINANCIAL LITERACY																					
8th Grade																					
Standard 1 - Financial Responsibility and Decision Making																					
___ 8-1.1.1 Describe the benefits of financial responsibility and the costs of financial irresponsibility.			•	•		•		•			•						•				
___ 8-1.2.1 Analyze online and printed sources of financial information by describing strengths and weaknesses of each.																					
___ 8-1.3.1 Identify the primary consumer protection agency in Indiana.																					
___ 8-1.3.2 Describe unfair or deceptive business practices that are forbidden by consumer protection laws.				•					•					•							
___ 8-1.3.3 Explain steps for resolving a consumer complaint.																					
___ 8-1.4.1 Set measurable short-term and medium-term financial goals.					•																

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8-1.4.2 Evaluate the results of financial decisions.	•			•				•	•		•										•
8-1.4.3 Apply systematic decision making to short-term and medium-term goals.		•		•	•				•			•	•				•		•		
8-1.5.1 Explain benefits of discussing important financial matters with household members and/or financial personnel.	•		•	•	•			•	•	•		•					•	•	•		•
8-1.5.2 Identify factors that explain differing values and attitudes about money.	•									•											
8-1.6.1 Describe the possible consequences of disclosing particular types of personal information to others.								•						•							
Standard 2 - Relating Income and Careers																					
8-2.1.1 Explain how an individual's interests, knowledge, abilities, and career and job choices affect income.				•	•			•	•	•	•						•	•	•		
8-2.1.2 Summarize the financial risks and benefits of entrepreneurship as a career choice.		•					•				•				•		•				
8-2.2.1 Identify jobs children and youth can do to earn money.	•																	•	•		

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___ 8-2.2.2 Give examples of sources of income other than wages or salary.	•					•		•													•
___ 8-2.3.1 Describe taxable income and employee benefits.																	•				
___ 8-2.3.2 Describe the items commonly included in payroll deductions.																	•				
Standard 3 - Planning and Managing Money																					
___ 8-3.1.1 Explain basic budget categories, including income, taxes, planned savings, and fixed and variable expenses.	•																•				
___ 8-3.1.2 Explain the relationship between spending practices and achieving financial goals.	•			•	•			•	•	•				•				•			•
___ 8-3.2.1 Create a system to record income and spending for purchases, services, and taxes.																	•				
___ 8-3.2.2 Create a system for organizing product information and warranties and financial documents such as receipts and account statements.																	•				
___ 8-3.3.1 Compare the advantages and disadvantages of different payment methods, including cash, checks, stored-value cards, debit cards, credit cards, and electronic or online payment systems.				•	•			•										•			

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Standard 5 - Risk Management and Insurance																					
___ 8-5.1.1 Explain the relationship between risk and insurance.																					
___ 8-5.1.2 Explain how insurance deductibles work.																					
___ 8-5.2.1 Describe the need for and value of health, property, life, disability, and liability insurance.																					
___ 8-5.2.2 Identify factors to consider when determining the amount of protection needed.																					
___ 8-5.2.3 Identify factors that can influence insurance costs.																					
___ 8-5.3.1 Apply opportunity-cost analysis to potential situations that can threaten personal and family income and assets.								•	•												
___ 8-5.3.2 Analyze importance of developing plans for protecting current and future personal and family assets against financial loss.							•	•									•				
Standard 6 - Saving and Investing																					

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___ 8-6.5.1 Explain how the time value of money and economic conditions affect the rate of return on investments.	•					•		•							•						
___ 8-6.5.2 Identify taxes on investments and income tax-free earnings limit for an investor under the age of 18.																					
___ 8-6.6.1 Describe benefits and limits of deposit insurance.																					
___ 8-6.6.2 Utilize the Indiana Securities Commission to investigate legitimacy of one or more investment opportunities.																					
12th Grade																					
Standard 1 - Financial Responsibility and Decision Making																					
___ 12-1.1.1 Explain how individuals demonstrate responsibility for financial well-being over a lifetime.	•			•	•	•		•		•	•				•	•		•			
___ 12-1.1.2 Analyze ways financial responsibility is different for individuals with and without dependents.																					
___ 12-1.2.1 Analyze financial information for objectivity, accuracy, relevancy to given needs, and currency.																•					

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___ 12-1.2.2 Investigate current types of consumer fraud, including online scams.									•												
___ 12-1.2.3 Summarize factors to consider when selecting a financial planning professional or tax adviser.																					
___ 12-1.3.1 Describe benefits of Indiana's consumer protection agency.																					
___ 12-1.3.2 Analyze consumer protection laws for the issues they address and the safeguards they provide.																					
___ 12-1.3.3 Demonstrate steps for resolving a consumer complaint.																					
___ 12-1.4.1 Set measurable short-term, medium-term, and long-term financial goals.					•																
___ 12-1.4.2 Evaluate the results of financial decisions.	•			•				•	•		•										•
___ 12-1.4.3 Apply systematic decision making to long-term goals.		•		•		•		•	•				•	•							
___ 12-1.5.1 Compare and contrast the benefits of sharing financial goals and personal finance information with a potential partner before forming a partnership.									•									•			

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Standard 3 - Planning and Managing Money																					
____ 12-3.1.1 Create a basic budget with categories for income, taxes, planned savings, and fixed and variable expenses.	•																				
____ 12-3.1.2 Demonstrate budgeting to manage spending and achieve financial goals.	•			•	•								•								
____ 12-3.2.1 Demonstrate use of a system to record income and spending for purchases, services, and taxes.																	•				
____ 12-3.2.2 Demonstrate recordkeeping that utilizes a financial institution's online account management system.																		•			
____ 12-3.3.1 Demonstrate skill in executing different payment methods, including cash, checks, stored-value cards, debit cards, credit cards, and electronic or online payment systems.																					
____ 12-3.3.2 Demonstrate skill in basic financial tasks, including bill payments, check writing, reconciling checking and debit account statements, and monitoring printed and online account statements for accuracy.																		•			
____ 12-3.4.1 Evaluate impact of external factors on spending decisions.											•			•							
____ 12-3.4.2 Apply knowledge of external factors to justify a consumer buying decision.			•	•							•			•							

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___ 12-3.4.3 Compare the benefits and costs of owning a house versus renting a house.																					
___ 12-3.5.1 Demonstrate budgeting financial and other resources to make contributions to a charitable organization.	•															•				•	
___ 12-3.6.1 Analyze ways to modify spending practices to achieve financial goals.	•			•	•	•		•			•							•			
___ 12-3.6.2 Develop a personal financial plan that shows allocation of income, spending, saving/investing, and sharing/giving over a year-long time span.	•																				
___ 12-3.6.3 Analyze a plan to secure funding for a financial goal.				•																	
Standard 4 - Managing Credit and Debt																					
___ 12-4.1.1 Calculate the cost of borrowing a set amount of money using various types of credit.				•				•										•			
___ 12-4.1.2 Explain how grace periods, methods of calculating interest, and fees affect borrowing costs.																	•				
___ 12-4.1.3 Apply systematic decision making to identify the most cost-effective option for making a major purchase.					•													•			

State Content Standards for Indiana	Episode 512 – Businesses Going Green	Episode 513 – All in the Family
FINANCIAL LITERACY		
8th Grade		
Standard 1 - Financial Responsibility and Decision Making		
___ 8-1.1.1 Describe the benefits of financial responsibility and the costs of financial irresponsibility.		
___ 8-1.2.1 Analyze online and printed sources of financial information by describing strengths and weaknesses of each.		
___ 8-1.3.1 Identify the primary consumer protection agency in Indiana.		
___ 8-1.3.2 Describe unfair or deceptive business practices that are forbidden by consumer protection laws.		
___ 8-1.3.3 Explain steps for resolving a consumer complaint.		
___ 8-1.4.1 Set measurable short-term and medium-term financial goals.		

State Content Standards for Indiana	Episode 512 – Businesses Going Green	Episode 513 – All in the Family
___ 8-1.4.2 Evaluate the results of financial decisions.		•
___ 8-1.4.3 Apply systematic decision making to short-term and medium-term goals.		
___ 8-1.5.1 Explain benefits of discussing important financial matters with household members and/or financial personnel.		•
___ 8-1.5.2 Identify factors that explain differing values and attitudes about money.		
___ 8-1.6.1 Describe the possible consequences of disclosing particular types of personal information to others.		
Standard 2 - Relating Income and Careers		
___ 8-2.1.1 Explain how an individual's interests, knowledge, abilities, and career and job choices affect income.		
___ 8-2.1.2 Summarize the financial risks and benefits of entrepreneurship as a career choice.		•
___ 8-2.2.1 Identify jobs children and youth can do to earn money.		

State Content Standards for Indiana	Episode 512 – Businesses Going Green	Episode 513 – All in the Family
___ 8-2.2.2 Give examples of sources of income other than wages or salary.		
___ 8-2.3.1 Describe taxable income and employee benefits.		
___ 8-2.3.2 Describe the items commonly included in payroll deductions.		
Standard 3 - Planning and Managing Money		
___ 8-3.1.1 Explain basic budget categories, including income, taxes, planned savings, and fixed and variable expenses.		
___ 8-3.1.2 Explain the relationship between spending practices and achieving financial goals.		
___ 8-3.2.1 Create a system to record income and spending for purchases, services, and taxes.		
___ 8-3.2.2 Create a system for organizing product information and warranties and financial documents such as receipts and account statements.		
___ 8-3.3.1 Compare the advantages and disadvantages of different payment methods, including cash, checks, stored-value cards, debit cards, credit cards, and electronic or online payment systems.		

State Content Standards for Indiana	Episode 512 – Businesses Going Green	Episode 513 – All in the Family
___ 8-3.3.2 Demonstrate steps in establishing and maintaining financial accounts including checking and savings accounts, on-line banking, investments, and other financial services.		
___ 8-3.4.1 Analyze how external factors, such as marketing and advertising techniques, influence spending decisions for different individuals.		
___ 8-3.4.2 Use reliable consumer resources and practices to make buying decisions.		
___ 8-3.4.3 Apply systematic decision making to choose among courses of action that include a range of spending, delayed spending, and non-spending alternatives.		
___ 8-3.5.1 Determine how charitable giving can fit into a personal budget and appropriate percentages for giving.		
___ 8-3.6.1 Explain the relationship between spending practices and achieving financial goals.		
___ 8-3.6.2 Illustrate allocation of a weekly allowance among the financial goals of spending, saving/investing, and sharing/giving.		
___ 8-3.6.3 Create a plan to secure funding for a financial goal.		
___ 8-3.7.1 Define the components of a simple will.		

State Content Standards for Indiana	Episode 512 – Businesses Going Green	Episode 513 – All in the Family
Standard 4 - Managing Credit and Debt		
___ 8-4.1.1 Compare advantages and disadvantages of various types of credit.		
___ 8-4.1.2 Explain factors to consider when using credit or obtaining a loan.		
___ 8-4.1.3 Determine the total cost of repaying credit and loans under various rates of interest and over different periods.		
___ 8-4.2.1 Describe the information in a credit report and how long it is retained.		
___ 8-4.2.2 Explain the value of a positive credit history and credit reports to consumers, borrowers and lenders.		
___ 8-4.3.1 Identify possible credit and debt problems and ways to avoid them.		
___ 8-4.3.2 Describe actions that a consumer can take to reduce or better manage excessive debt.		
___ 8-4.4.1 Explain the rights, responsibilities, and protections of buyers and sellers under consumer credit laws.		

State Content Standards for Indiana	Episode 512 – Businesses Going Green	Episode 513 – All in the Family
Standard 5 - Risk Management and Insurance		
___ 8-5.1.1 Explain the relationship between risk and insurance.		
___ 8-5.1.2 Explain how insurance deductibles work.		
___ 8-5.2.1 Describe the need for and value of health, property, life, disability, and liability insurance.		
___ 8-5.2.2 Identify factors to consider when determining the amount of protection needed.		
___ 8-5.2.3 Identify factors that can influence insurance costs.		
___ 8-5.3.1 Apply opportunity-cost analysis to potential situations that can threaten personal and family income and assets.		
___ 8-5.3.2 Analyze importance of developing plans for protecting current and future personal and family assets against financial loss.		
Standard 6 - Saving and Investing		

State Content Standards for Indiana	Episode 512 – Businesses Going Green	Episode 513 – All in the Family
___ 8-6.1.1 Describe the advantages and disadvantages of saving for short-term and medium-term financial goals.		
___ 8-6.1.2 Explain simple interest, compound interest, and the benefits of a compound rate of return.		
___ 8-6.2.1 Compare reasons and risk/return trade-offs for saving and for investing.		
___ 8-6.2.2 Define the time value of money and explain how small amounts of money invested regularly over time grow exponentially.		
___ 8-6.2.3 Devise a periodic investment plan for accumulating the money for a major life goal.		
___ 8-6.3.1 Compare the investment potential of investment options such as stocks, bonds, certificates of deposit, and savings accounts.		
___ 8-6.3.2 Explain how inflation affects investment returns.		
___ 8-6.4.1 Describe various sources of investment information, including prospectuses, online resources, and financial publications.		
___ 8-6.4.2 Research and track publicly traded stock and record daily market values and gains or losses between two specified dates.		

State Content Standards for Indiana	Episode 512 – Businesses Going Green	Episode 513 – All in the Family
___ 8-6.5.1 Explain how the time value of money and economic conditions affect the rate of return on investments.		
___ 8-6.5.2 Identify taxes on investments and income tax–free earnings limit for an investor under the age of 18.		
___ 8-6.6.1 Describe benefits and limits of deposit insurance.		
___ 8-6.6.2 Utilize the Indiana Securities Commission to investigate legitimacy of one or more investment opportunities.		
12th Grade		
Standard 1 - Financial Responsibility and Decision Making		
___ 12-1.1.1 Explain how individuals demonstrate responsibility for financial well-being over a lifetime.		
___ 12-1.1.2 Analyze ways financial responsibility is different for individuals with and without dependents.		
___ 12-1.2.1 Analyze financial information for objectivity, accuracy, relevancy to given needs, and currency.		

State Content Standards for Indiana	Episode 512 – Businesses Going Green	Episode 513 – All in the Family
___ 12-1.2.2 Investigate current types of consumer fraud, including online scams.		
___ 12-1.2.3 Summarize factors to consider when selecting a financial planning professional or tax adviser.		
___ 12-1.3.1 Describe benefits of Indiana's consumer protection agency.		
___ 12-1.3.2 Analyze consumer protection laws for the issues they address and the safeguards they provide.		
___ 12-1.3.3 Demonstrate steps for resolving a consumer complaint.		
___ 12-1.4.1 Set measurable short-term, medium-term, and long-term financial goals.		
___ 12-1.4.2 Evaluate the results of financial decisions.		•
___ 12-1.4.3 Apply systematic decision making to long-term goals.		
___ 12-1.5.1 Compare and contrast the benefits of sharing financial goals and personal finance information with a potential partner before forming a partnership.		

State Content Standards for Indiana	Episode 512 – Businesses Going Green	Episode 513 – All in the Family
___ 12-1.5.2 Describe essential elements of contract between individuals and between individuals and businesses.		
___ 12-1.6.1 Describe the actions a victim of identity theft needs to take to restore personal security.		
Standard 2 - Relating Income and Careers		
___ 12-2.1.1 Analyze ways economic, social, cultural, and political conditions can affect income and career potential.		
___ 12-2.1.2 Analyze the financial risks and benefits of entrepreneurship as a career choice.		•
___ 12-2.2.1 Define gift, rent, interest, dividend, capital gain, tip, commission, and business profit income.		
___ 12-2.2.2 Describe ways people in the community can benefit from local government assistance programs.		
___ 12-2.3.1 Analyze typical employee benefits and explain why they are a form of compensation.		
___ 12-2.3.2 Describe benefits of employer sponsored savings plans and other options for shifting current income to the future.		

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Standard 3 - Planning and Managing Money		
___ 12-3.1.1 Create a basic budget with categories for income, taxes, planned savings, and fixed and variable expenses.		
___ 12-3.1.2 Demonstrate budgeting to manage spending and achieve financial goals.		
___ 12-3.2.1 Demonstrate use of a system to record income and spending for purchases, services, and taxes.		
___ 12-3.2.2 Demonstrate recordkeeping that utilizes a financial institution's online account management system.		
___ 12-3.3.1 Demonstrate skill in executing different payment methods, including cash, checks, stored-value cards, debit cards, credit cards, and electronic or online payment systems.		
___ 12-3.3.2 Demonstrate skill in basic financial tasks, including bill payments, check writing, reconciling checking and debit account statements, and monitoring printed and online account statements for accuracy.		
___ 12-3.4.1 Evaluate impact of external factors on spending decisions.		
___ 12-3.4.2 Apply knowledge of external factors to justify a consumer buying decision.		

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___ 12-3.4.3 Compare the benefits and costs of owning a house versus renting a house.		
___ 12-3.5.1 Demonstrate budgeting financial and other resources to make contributions to a charitable organization.		
___ 12-3.6.1 Analyze ways to modify spending practices to achieve financial goals.		
___ 12-3.6.2 Develop a personal financial plan that shows allocation of income, spending, saving/investing, and sharing/giving over a year-long time span.		
___ 12-3.6.3 Analyze a plan to secure funding for a financial goal.		
Standard 4 - Managing Credit and Debt		
___ 12-4.1.1 Calculate the cost of borrowing a set amount of money using various types of credit.		
___ 12-4.1.2 Explain how grace periods, methods of calculating interest, and fees affect borrowing costs.		
___ 12-4.1.3 Apply systematic decision making to identify the most cost-effective option for making a major purchase.		

State Content Standards for Indiana	Episode 512 – Businesses Going Green	Episode 513 – All in the Family
____ 12-4.2.1 Explain how a credit report affects creditworthiness and the cost of credit.		
____ 12-4.2.2 Describe ways a negative credit report affects a consumer's financial future and steps to take to improve it.		
____ 12-4.3.1 Describe debtors' and creditors' rights related to wage garnishing and repossession when an overdue debt is not paid.		
____ 12-4.3.2 Describe possible consequences of excessive debt.		
____ 12-4.4.1 Analyze online and printed resources for up-to-date information about consumer credit rights.		
Standard 5 - Risk Management and Insurance		
____ 12-5.1.1 Describe ways people can manage risk through avoidance, reduction, retention, and transfer.		
____ 12-5.1.2 Analyze various insurance policies according to their deductibles.		
____ 12-5.2.1 Analyze the amount of coverage a person needs for health, property, life, disability, and liability insurance.		

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____ 12-5.2.2 Compare the costs of auto insurance for the same vehicle, given two different deductibles and two different liability coverage limits.		
____ 12-5.2.3 Analyze factors that can reduce or increase insurance costs.		
____ 12-5.3.1 Compare various programs that provide financial assistance for income loss due to illness, disability, or premature death.		
____ 12-5.3.2 Recommend insurance that protects one from the risks a young adult might face.		
Standard 6 - Saving and Investing		
____ 12-6.1.1 Compare saving strategies, including "pay yourself first," payroll deduction, and comparison shopping to spend less.		
____ 12-6.1.2 Compare the interest generated by simple and compound interest at various rates.		
____ 12-6.2.1 Compare various investing strategies for their potential to build wealth.		
____ 12-6.2.2 Analyze an investment utilizing the principles of time value of money.		

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___ 12-6.2.3 Calculate the end value of lump sum and periodic investments.		
___ 12-6.3.1 Analyze the benefits of various investment options in the current economy.		
___ 12-6.3.2 Analyze an investment utilizing principles of inflation.		
___ 12-6.4.1 Compare advantages and disadvantages of buying and selling investments through various channels, including financial advisors, investment clubs, and online brokers.		
___ 12-6.4.2 Compare the investment objectives and historical rates of return of various stocks and mutual funds.		
___ 12-6.5.1 Analyze the rate of return on investments using time value of money and economic conditions as factors.		
___ 12-6.5.2 Calculate the amount of taxes on investments and income tax-free earnings.		
___ 12-6.6.1 Analyze risk to various deposits base on deposit insurance.		
___ 12-6.6.2 Identify additional services and benefits of the Indiana Securities Commission and other federal and state regulators.		