State Content Standards for New Jersey	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	Episode 124 – Building and Growing a Business
21ST CENTURY LIFE AND CAREERS: 9.2 PERSONAL FINANCIAL LITERACY																								
Strand A: Income and Careers																								
9.2.4.A.1 Explain the difference between a career and a job, and identify various jobs in the community and the related earnings.																			•					
9.2.4.A.2 Identify potential sources of income and their limitations.			•									•												•
9.2.4.A.3 Explain how income affects spending and take-home pay.						•				•									•				•	
9.2.4.A.4 Explain the meaning and purposes of taxes and tax deductions and why fees for various benefits (e.g., medical benefits) are taken out of pay.																								
9.2.8.A.1 Relate how career choices, education choices, skills, entrepreneurship, and economic conditions affect income.			•			•				•	•	•		•	•			•	•	•	•		•	
9.2.8.A.2 Differentiate among ways that workers can improve earning power through the acquisition of new knowledge and skills.								•		•						•		•						
9.2.8.A.3 Relate earning power to quality of life across cultures.																								
9.2.8.A.4 Relate how the demand for certain skills determines an individual's earning power.																								
9.2.8.A.5 Explain the difference between "earned income" and "unearned income" (e.g., gifts) and why earned income is important.			•								•													
9.2.8.A.6 Examine how labor market trends and the cost of living can affect real income, spending decisions, and lifestyle.																								
9.2.8.A.7 Explain the purpose of the payroll deduction process, taxable income, and employee benefits.																								

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9.2.8.A.8 Differentiate among the types of taxes and employee benefits.																								
9.2.8.A.9 Differentiate between taxable and nontaxable income.																								
9.2.12.A.1 Analyze the relationship between various careers and personal earning goals.			•			•				•									•					
9.2.12.A.2 Identify a career goal and develop a plan and timetable for achieving it, including educational /training requirements, costs, and possible debt.						•			•	•		•			•	•		•	•					
9.2.12.A.3 Analyze how the economic, social, and political conditions of a time period can affect starting a business and can affect a plan for establishing such an enterprise.																								
9.2.12.A.4 Summarize the financial risks and benefits of entrepreneurship as a career choice.												•							•					•
9.2.12.A.5 Evaluate current advances in technology that apply to a selected occupational career cluster.																								
9.2.12.A.6 Analyze and critique various sources of income and available resources (e.g., financial assets, property, and transfer payments) and how they may substitute for earned income.			•																					
9.2.12.A.7 Analyze different forms of currency, how currency is used to exchange goods and services, and how it can be transferred from one person's business to another.		•	•	•	•																			
9.2.12.A.8 Analyze how personal and cultural values impact spending and other financial decisions.																								
9.2.12.A.9 Demonstrate how exemptions and deductions can reduce taxable income.																								
9.2.12.A.10 Explain the relationship between government programs and services and taxation.																								
9.2.12.A.11 Explain how compulsory government programs (e.g., Social Security, Medicare) provide insurance against some loss of income and benefits to eligible participants.																								

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9.2.12.A.12 Analyze the impact of the collective bargaining process on benefits, income, and fair labor practice.																								
Strand B: Money Management																								
9.2.4.B.1 Differentiate between financial wants and needs.				•		•				•	•			•	•	•							•	
9.2.4.B.2 Identify age-appropriate financial goals.				•		•				•						•		•						
9.2.4.B.3 Explain what a budget is and why it is important.						•				•						•		•						
9.2.4.B.4 Identify common household expense categories and sources of income.			•			•				•				•		•							•	
9.2.4.B.5 Identify ways to earn and save.			•	•		•				•						•		•	•					•
9.2.4.B.6 Distinguish among cash, check, credit card, and debit card.															•									
9.2.4.B.7 Explain the purposes of financial institutions in the community.																								
9.2.8.B.1 Construct a simple personal savings and spending plan based on various sources of income.																•								
9.2.8.B.2 Justify the concept of "paying yourself first" as a financial savings strategy.																•								
9.2.8.B.3 Relate the concept of deferred gratification to investment, meeting financial goals, and building wealth.						•				•	•			•				•						
9.2.8.B.4 Analyze the effect of the economy on personal income, individual and family security, and consumer decisions.																								

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9.2.8.B.5 Evaluate the relationship of cultural traditions and historical influences on financial practice.																								
9.2.8.B.6 Construct a budget to save for long-term, short-term, and charitable goals.						•				•						•								
9.2.8.B.7 Develop a system for keeping and using financial records.										•						•								
9.2.8.B.8 Explain the concept of cash flow and construct cash flow statements.					•																			
9.2.8.B.9 Create debit and credit balance sheets and income and cash statements.																								
9.2.8.B.10 Determine the most appropriate use of various financial products and services (e.g., ATM, debit cards, credit cards, checkbooks).						•			•	•	•			•	•									
9.2.8.B.11 Justify safeguarding personal information when using credit cards, banking electronically, or filing forms.																								
9.2.8.B.12 Evaluate the appropriate financial institutions to assist with meeting various personal financial needs and goals.																								
9.2.12.B.1 Prioritize financial decisions by systematically considering alternatives and possible consequences.				•	•	•				•	•			•	•	•		•					•	
9.2.12.B.2 Compare strategies for saving and investing and the factors that influence how much should be saved or invested to meet financial goals.						•				•						•		•			•			
9.2.12.B.3 Construct a plan to accumulate emergency "rainy day" funds.																•								
9.2.12.B.4 Analyze how income and spending plans are affected by age, needs, and resources.																								
9.2.12.B.5 Analyze how changes in taxes, inflation, and personal circumstances can affect a personal budget.																								

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9.2.12.B.6 Design and utilize a simulated budget to monitor progress of financial plans.				•		•				•						•		•						
9.2.12.B.7 develop personal financial planning strategies that respond to and use tax deductions and shelters.						•				•						•		•						
9.2.12.B.8 Describe and calculate interest and fees that are applied to various forms of spending, debt, and saving.																								
9.2.12.B.9 Chart and evaluate the growth of mid- and long-term investments.						•															•			
9.2.12.B.10 Develop a plan that uses the services of various financial institutions to meet personal and family financial goals.				•		•			•	•					•	•		•			•			
Strand C: Credit and Debt Management																								
9.2.4.C.1 Explain why people borrow money and the relationship between credit and debt.									•	•	•				•									
9.2.4.C.2 Identify common sources of credit (e.g., banks, credit card companies) and types of credit (e.g., loans, credit cards, mortgages).									•						•									
9.2.4.C.3 Compare and contrast credit cards and debit cards and the advantages and disadvantages of using each.									•	•	•				•									
9.2.4.C.4 Determine the relationships among income, expenses, and interest.																							•	
9.2.4.C.5 Determine personal responsibility related to borrowing and lending.						•				•					•	•	•							
9.2.4.C.6 Summarize ways to avoid credit problems.						•			•	•	•				•	•								
9.2.8.C.1 Compare and contrast the financial products and services offered by different types of financial institutions.						•			•	•					•		•							

State Content Standards for New Jersey	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	Episode 124 – Building and Growing a Business
9.2.8.C.2 Compare and contrast debt and credit management strategies.						•			•	•	•			•	•	•								
9.2.8.C.3 Demonstrate an understanding of the terminology associated with different types of credit (e.g., credit cards, installment loans, mortgages) and compare the interest rates associated with each.																								
9.2.8.C.4 Calculate the cost of borrowing various amounts of money using different types of credit (e.g., credit cards, installment loans, mortgages).																								
9.2.8.C.5 Determine ways to leverage debt beneficially.																								
9.2.8.C.6 Determine potential consequences of using "easy access" credit (e.g., using a line of credit vs. obtaining a loan for a specific purpose).											•				•									
9.2.8.C.7 Explain the meaning and possible consequences of "predatory lending practices."																								
9.2.8.C.8 Explain the purpose of a credit score and credit record, and summarize borrowers' credit report rights.															•									
9.2.8.C.9 Summarize the causes and consequences of personal bankruptcy.																								
9.2.8.C.10 Determine when there is a need to seek credit counseling and appropriate times to utilize it.						•			•	•	•				•									
9.2.12.C.1 Compare and contrast the financial benefits of different products and services offered by a variety of financial institutions.																								
9.2.12.C.2 Compare and compute interest and compound interest and develop an amortization table using business tools.																								
9.2.12.C.3 Compute and assess the accumulating effect of interest paid over time when using a variety of sources of credit.																								
9.2.12.C.4 Compare and contrast the advantages and disadvantages of various types of mortgages.																								

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9.2.12.C.5 Analyze the information contained in a credit report and explain the importance of disputing inaccurate entries.																								
9.2.12.C.6 Explain how predictive modeling determines "credit scores."																								
9.2.12.C.7 Explain the rights and responsibilities of buyers and sellers under consumer protection laws, and discuss common unfair or deceptive business practices.																	•							
9.2.12.C.8 Evaluate the implications of personal and corporate bankruptcy for self and others.																								
Strand D: Planning, Saving, and Investing																								
9.2.4.D.1 Determine various ways to save.						•				•	•		•			•		•						
9.2.4.D.2 Explain the concept of "opportunity cost."																								
9.2.4.D.3 Explain what it means to "invest."																					•			
9.2.4.D.4 Distinguish between saving and investing.				•						•								•						
9.2.8.D.1 Determine how saving contributes to financial well-being.						•				•	•					•		•						
9.2.8.D.2 Differentiate among various savings tools and how to use them most effectively.						•										•		•						
9.2.8.D.3 Differentiate among various investment options.																					•			
9.2.8.D.4 Distinguish between income and investment growth.																								

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9.2.8.D.5 Explain the economic principle of supply and demand.																								
9.2.8.D.6 Relate saving and investing decisions to successful entrepreneurship.						•				•		•						•						•
9.2.8.D.7 Calculate short- and long-term returns on various investments (e.g., stocks, bonds, mutual funds, IRAs, deferred pension plans, and so on).																								
9.2.8.D.8 Assess the impact of inflation on economic decisions and lifestyles.																								
9.2.12.D.1 Summarize how investing builds wealth and assists in meeting long- and short-term financial goals.																								
9.2.12.D.2 Assess factors that influence financial planning.						•				•						•	•							
9.2.12.D.3 Justify the use of savings and investment options to meet targeted goals.						•				•														
9.2.12.D.4 Analyze processes and vehicles for buying and selling investments.																					•	•		
9.2.12.D.5 Compare the risk, return, and liquidity of various savings and investment alternatives.																								
9.2.12.D.6 Explain how government and independent financial services and products are used to achieve personal financial goals.																								
9.2.12.D.7 Relate savings and investment results to achievement of financial goals.						•				•														
9.2.12.D.8 Differentiate among various investment products and savings vehicles and how to use them most effectively.																								
9.2.12.D.9 Assess the role of revenue-generating assets as mechanisms for accruing and managing wealth.																								

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9.2.12.D.10 Compare and contrast the past and present role of government in the financial industry and in the regulation of financial markets.																								
9.2.12.D.11 Determine the impact of various market events on stock market prices and on other savings and investments.																								
9.2.12.D.12 Evaluate how taxes affect the rate of return on savings and investments.																								
9.2.12.D.13 Analyze how savings, retirement plans, and other investment options help to shift current income for purposes of tax reporting and filing.																								
9.2.4.E.1 Determine factors that influence consumer decisions related to money.																								
9.2.4.E.2 Identify ways interest rates add to the cost of goods and services.																								
9.2.4.E.3 Evaluate financial information from a variety of sources.																								
9.2.4.E.4 Apply comparison shopping skills to purchasing decisions.														•										
9.2.4.E.5 Explain what it means to be a responsible consumer and the factors to consider when making consumer decisions.				•						•	•			•				•						
9.2.4.E.6 Identify personal information that should not be disclosed to others and the possible consequences of doing or not doing so.																								
9.2.4.E.7 Compare and contrast product facts versus advertising claims.																								
9.2.8.E.1 Prioritize personal wants and needs when making purchases.						•			•	•				•	•		•							
9.2.8.E.2 Analyze interest rates and fees associated with financial services, credit cards, debit cards, and gift cards.																								

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9.2.8.E.3 Evaluate the appropriateness of different types of monetary transactions (e.g., electronic transfer, check, certified check, money order, gift card, barter) for various situations.																								
9.2.8.E.4 Compare the value of goods or services from different sellers when purchasing large quantities and small quantities.																								
9.2.8.E.5 Identify the components of written and verbal contracts and the inherent responsibilities of the contracting parties.																	•							
9.2.8.E.6 Evaluate how fraudulent activities impact consumers, and justify the creation of consumer protection laws.																	•							
9.2.8.E.7 Recognize the techniques and effects of deceptive advertising.																								
9.2.12.E.1 Analyze and apply multiple sources of financial information when prioritizing financial decisions.																								
9.2.12.E.2 Determine how objective, accurate, and current financial information affects the prioritization of financial decisions.																								
9.2.12.E.3 Evaluate how media, bias, purpose, and validity affect the prioritization of consumer decisions and spending.																								
9.2.12.E.4 Evaluate business practices and their impact on individuals, families, and societies.																	•							
9.2.12.E.5 Evaluate written and verbal contracts for essential components and for obligations of the lender and borrower.																								
9.2.12.E.6 Apply consumer protection laws to the issues they address.																								
9.2.12.E.7 Relate consumer fraud, including online scams and theft of employee time and goods, to laws that protect consumers.																								
9.2.12.E.8 Determine when credit counseling is necessary and evaluate the resources available to assist consumers who wish to use it.						•				•			•	•	•								•	

State Content Standards for New Jersey	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	Episode 124 – Building and Growing a Business
9.2.12.E.9 Determine reasons for the increase of identity theft worldwide and evaluate the extent to which victims of identity theft are successful in fully restoring their personal identities.																								
Strand F: Civic Financial Responsibility																								
9.2.4.F.1 Demonstrate an understanding of individual financial obligations and community financial obligations.																								
9.2.4.F.2 Relate a country's economic system of production and consumption to building personal wealth and achieving societal responsibilities.																								
9.2.4.F.3 Explain the roles of philanthropy, volunteer service, and charitable contributions, and analyze their impact on community development and quality of living.																								
9.2.4.F.4 Identify skills related to organizing, managing, and taking on the risks of owning a business.						•		•				•					•							•
9.2.8.F.1 Explain how the economic system of production and consumption may be a means to achieve significant societal goals.																								
9.2.8.F.2 Examine the implications of legal and ethical behaviors when making financial decisions.																	•							
9.2.8.F.3 Relate the impact of business, government, and consumer fiscal responsibility to the economy and to personal finance.																								
9.2.8.F.4 Calculate appropriate amounts of charitable giving based on current financial status.																								
9.2.8.F.5 Determine opportunities for micro-financing of global charities and causes.																				•				
9.2.12.F.1 Demonstrate an understanding of the interrelationships among attitudes, assumptions, and patterns of behavior regarding money, saving, investing, and work across cultures.																								
9.2.12.F.2 Summarize the concept and types of taxation used to fund public initiatives.																								

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9.2.12.F.3 Assess the impact of emerging global economic events on financial planning.																				•				
9.2.12.F.4 Analyze how citizen decisions and actions can influence the use of economic resources to achieve societal goals and provide individual services.																								
9.2.12.F.5 Summarize the purpose and importance of a will.																								
9.2.12.F.6 Compare and contrast the role of philanthropy, volunteer service, and charities in community development and quality of life in a variety of cultures.																								
9.2.12.F.7 Explain the concept and forms of taxation and justify the use of taxation to fund public activities and initiatives.																								
9.2.12.F.8 Evaluate the effects of entrepreneurship on economic stability and quality of living in local and global communities.												•												•
9.2.12.F.9 Assess the impact of the global economy on entrepreneurial opportunities.																				•				
Strand G: Risk Management and Insurance																								
9.2.4.G.1 Summarize common types of financial risks and basic risk management strategies.						•			•	•	•			•	•			•						
9.2.4.G.2 Explain the importance of protection against financial loss and reasons for risk assessment.						•				•					•			•						
9.2.4.G.3 Describe how valuable items might be damaged or lost and ways to protect them.																								
9.2.8.G.1 Compare the impact of losses associated with different types of financial risk.																								
9.2.8.G.2 Explain why it is important to develop plans for protecting current and future personal assets against loss.																								

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9.2.8.G.3 Explain the purpose and importance of health, disability, life, and consumer insurance protection.																								
9.2.8.G.4 Determine criteria for deciding the amount of insurance protection needed.																								
9.2.8.G.5 Analyze the need for and value of different types of insurance and the impact of deductibles.																								
9.2.8.G.6 Evaluate the need for different types of extended warranties.																								
9.2.12.G.1 Analyze risks and benefits in various financial situations.																								
9.2.12.G.2 Differentiate between property and liability insurance protection.																								
9.2.12.G.3 Compare the cost of various types of insurance (e.g., life, homeowners, motor vehicle) for the same product or service, given different liability limits and risk factors.																								
9.2.12.G.4 Evaluate individual and family needs for insurance protection using opportunity-cost analysis.																								
9.2.12.G.5 Compare insurance policy coverage limits and related premiums and deductibles to minimize costs.																								
9.2.12.G.6 Differentiate the costs and benefits of renter's and homeowner's insurance.																								
9.2.12.G.7 Compare sources of health and disability coverage, including employee benefit plans, with options in another country.																								
9.2.12.G.8 Compare and contrast options for long-term healthcare insurance for home care and external care.																								
9.2.12.G.9 Explain how to self-insure and how to determine when self-insurance is appropriate.																								

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9.2.12.G.10 Determine when and why it may be appropriate for the government to provide insurance coverage, rather than private industry.																								

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21ST CENTURY LIFE AND CAREERS: 9.2 PERSONAL FINANCIAL LITERACY																								
Strand A: Income and Careers																								
9.2.4.A.1 Explain the difference between a career and a job, and identify various jobs in the community and the related earnings.														•										
9.2.4.A.2 Identify potential sources of income and their limitations.					•		•							•					•					•
9.2.4.A.3 Explain how income affects spending and take-home pay.																								
9.2.4.A.4 Explain the meaning and purposes of taxes and tax deductions and why fees for various benefits (e.g., medical benefits) are taken out of pay.																					•			
9.2.8.A.1 Relate how career choices, education choices, skills, entrepreneurship, and economic conditions affect income.																								
9.2.8.A.2 Differentiate among ways that workers can improve earning power through the acquisition of new knowledge and skills.																								•
9.2.8.A.3 Relate earning power to quality of life across cultures.																								
9.2.8.A.4 Relate how the demand for certain skills determines an individual's earning power.																								
9.2.8.A.5 Explain the difference between "earned income" and "unearned income" (e.g., gifts) and why earned income is important.																								
9.2.8.A.6 Examine how labor market trends and the cost of living can affect real income, spending decisions, and lifestyle.																								
9.2.8.A.7 Explain the purpose of the payroll deduction process, taxable income, and employee benefits.	•																							

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9.2.8.A.8 Differentiate among the types of taxes and employee benefits.	•																							
9.2.8.A.9 Differentiate between taxable and nontaxable income.																								
9.2.12.A.1 Analyze the relationship between various careers and personal earning goals.														•										
9.2.12.A.2 Identify a career goal and develop a plan and timetable for achieving it, including educational /training requirements, costs, and possible debt.			•											•										
9.2.12.A.3 Analyze how the economic, social, and political conditions of a time period can affect starting a business and can affect a plan for establishing such an enterprise.																								
9.2.12.A.4 Summarize the financial risks and benefits of entrepreneurship as a career choice.		•							•															
9.2.12.A.5 Evaluate current advances in technology that apply to a selected occupational career cluster.																								
9.2.12.A.6 Analyze and critique various sources of income and available resources (e.g., financial assets, property, and transfer payments) and how they may substitute for earned income.																								
9.2.12.A.7 Analyze different forms of currency, how currency is used to exchange goods and services, and how it can be transferred from one person's business to another.							•									•								
9.2.12.A.8 Analyze how personal and cultural values impact spending and other financial decisions.																								
9.2.12.A.9 Demonstrate how exemptions and deductions can reduce taxable income.																								
9.2.12.A.10 Explain the relationship between government programs and services and taxation.																					•			
9.2.12.A.11 Explain how compulsory government programs (e.g., Social Security, Medicare) provide insurance against some loss of income and benefits to eligible participants.																					•			

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9.2.12.A.12 Analyze the impact of the collective bargaining process on benefits, income, and fair labor practice.																								
Strand B: Money Management																								
9.2.4.B.1 Differentiate between financial wants and needs.			•				•																	
9.2.4.B.2 Identify age-appropriate financial goals.			•																				•	
9.2.4.B.3 Explain what a budget is and why it is important.				•																				
9.2.4.B.4 Identify common household expense categories and sources of income.																								
9.2.4.B.5 Identify ways to earn and save.			•									•												•
9.2.4.B.6 Distinguish among cash, check, credit card, and debit card.							•									•						•		
9.2.4.B.7 Explain the purposes of financial institutions in the community.						•																		
9.2.8.B.1 Construct a simple personal savings and spending plan based on various sources of income.			•																					
9.2.8.B.2 Justify the concept of "paying yourself first" as a financial savings strategy.																								
9.2.8.B.3 Relate the concept of deferred gratification to investment, meeting financial goals, and building wealth.							•															•		
9.2.8.B.4 Analyze the effect of the economy on personal income, individual and family security, and consumer decisions.										•														

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9.2.8.B.5 Evaluate the relationship of cultural traditions and historical influences on financial practice.																								
9.2.8.B.6 Construct a budget to save for long-term, short-term, and charitable goals.			•	•																				
9.2.8.B.7 Develop a system for keeping and using financial records.	•		•	•												•								
9.2.8.B.8 Explain the concept of cash flow and construct cash flow statements.																								
9.2.8.B.9 Create debit and credit balance sheets and income and cash statements.																								
9.2.8.B.10 Determine the most appropriate use of various financial products and services (e.g., ATM, debit cards, credit cards, checkbooks).				•		•	•									•						•		
9.2.8.B.11 Justify safeguarding personal information when using credit cards, banking electronically, or filing forms.									•															
9.2.8.B.12 Evaluate the appropriate financial institutions to assist with meeting various personal financial needs and goals.						•																		
9.2.12.B.1 Prioritize financial decisions by systematically considering alternatives and possible consequences.			•																					
9.2.12.B.2 Compare strategies for saving and investing and the factors that influence how much should be saved or invested to meet financial goals.			•	•																				
9.2.12.B.3 Construct a plan to accumulate emergency "rainy day" funds.			•																					
9.2.12.B.4 Analyze how income and spending plans are affected by age, needs, and resources.																								
9.2.12.B.5 Analyze how changes in taxes, inflation, and personal circumstances can affect a personal budget.																								

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9.2.12.B.6 Design and utilize a simulated budget to monitor progress of financial plans.			•	•																				
9.2.12.B.7 develop personal financial planning strategies that respond to and use tax deductions and shelters.			•																					
9.2.12.B.8 Describe and calculate interest and fees that are applied to various forms of spending, debt, and saving.				•																				
9.2.12.B.9 Chart and evaluate the growth of mid- and long-term investments.				•																				
9.2.12.B.10 Develop a plan that uses the services of various financial institutions to meet personal and family financial goals.			•			•																		
Strand C: Credit and Debt Management																								
9.2.4.C.1 Explain why people borrow money and the relationship between credit and debt.						•	•															•		
9.2.4.C.2 Identify common sources of credit (e.g., banks, credit card companies) and types of credit (e.g., loans, credit cards, mortgages).						•																		
9.2.4.C.3 Compare and contrast credit cards and debit cards and the advantages and disadvantages of using each.																								
9.2.4.C.4 Determine the relationships among income, expenses, and interest.	•																							
9.2.4.C.5 Determine personal responsibility related to borrowing and lending.																								
9.2.4.C.6 Summarize ways to avoid credit problems.							•															•		
9.2.8.C.1 Compare and contrast the financial products and services offered by different types of financial institutions.						•																		

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9.2.8.C.2 Compare and contrast debt and credit management strategies.			•																			•		
9.2.8.C.3 Demonstrate an understanding of the terminology associated with different types of credit (e.g., credit cards, installment loans, mortgages) and compare the interest rates associated with each.																								
9.2.8.C.4 Calculate the cost of borrowing various amounts of money using different types of credit (e.g., credit cards, installment loans, mortgages).				•																				
9.2.8.C.5 Determine ways to leverage debt beneficially.																								
9.2.8.C.6 Determine potential consequences of using "easy access" credit (e.g., using a line of credit vs. obtaining a loan for a specific purpose).							•															•		
9.2.8.C.7 Explain the meaning and possible consequences of "predatory lending practices."																								
9.2.8.C.8 Explain the purpose of a credit score and credit record, and summarize borrowers' credit report rights.							•															•		
9.2.8.C.9 Summarize the causes and consequences of personal bankruptcy.																								
9.2.8.C.10 Determine when there is a need to seek credit counseling and appropriate times to utilize it.				•			•															•		
9.2.12.C.1 Compare and contrast the financial benefits of different products and services offered by a variety of financial institutions.						•																		
9.2.12.C.2 Compare and compute interest and compound interest and develop an amortization table using business tools.				•																				
9.2.12.C.3 Compute and assess the accumulating effect of interest paid over time when using a variety of sources of credit.				•																				
9.2.12.C.4 Compare and contrast the advantages and disadvantages of various types of mortgages.																								

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9.2.12.C.5 Analyze the information contained in a credit report and explain the importance of disputing inaccurate entries.							•															•		
9.2.12.C.6 Explain how predictive modeling determines "credit scores."																								
9.2.12.C.7 Explain the rights and responsibilities of buyers and sellers under consumer protection laws, and discuss common unfair or deceptive business practices.																								
9.2.12.C.8 Evaluate the implications of personal and corporate bankruptcy for self and others.																								
Strand D: Planning, Saving, and Investing																								
9.2.4.D.1 Determine various ways to save.			•			•																		
9.2.4.D.2 Explain the concept of "opportunity cost."																								
9.2.4.D.3 Explain what it means to "invest."																								•
9.2.4.D.4 Distinguish between saving and investing.						•																		
9.2.8.D.1 Determine how saving contributes to financial well-being.			•																					
9.2.8.D.2 Differentiate among various savings tools and how to use them most effectively.																								
9.2.8.D.3 Differentiate among various investment options.						•																		•
9.2.8.D.4 Distinguish between income and investment growth.																								

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9.2.8.D.5 Explain the economic principle of supply and demand.										•														
9.2.8.D.6 Relate saving and investing decisions to successful entrepreneurship.		•	•									•												
9.2.8.D.7 Calculate short- and long-term returns on various investments (e.g., stocks, bonds, mutual funds, IRAs, deferred pension plans, and so on).				•																				
9.2.8.D.8 Assess the impact of inflation on economic decisions and lifestyles.																								
9.2.12.D.1 Summarize how investing builds wealth and assists in meeting long- and short-term financial goals.																								
9.2.12.D.2 Assess factors that influence financial planning.			•			•	•		•							•								
9.2.12.D.3 Justify the use of savings and investment options to meet targeted goals.			•						•															
9.2.12.D.4 Analyze processes and vehicles for buying and selling investments.																								
9.2.12.D.5 Compare the risk, return, and liquidity of various savings and investment alternatives.																								
9.2.12.D.6 Explain how government and independent financial services and products are used to achieve personal financial goals.			•			•																		
9.2.12.D.7 Relate savings and investment results to achievement of financial goals.			•			•			•															
9.2.12.D.8 Differentiate among various investment products and savings vehicles and how to use them most effectively.			•	•		•			•							•								
9.2.12.D.9 Assess the role of revenue-generating assets as mechanisms for accruing and managing wealth.																								

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9.2.12.D.10 Compare and contrast the past and present role of government in the financial industry and in the regulation of financial markets.																								
9.2.12.D.11 Determine the impact of various market events on stock market prices and on other savings and investments.										•														
9.2.12.D.12 Evaluate how taxes affect the rate of return on savings and investments.																								
9.2.12.D.13 Analyze how savings, retirement plans, and other investment options help to shift current income for purposes of tax reporting and filing.																								
9.2.4.E.1 Determine factors that influence consumer decisions related to money.						•	•		•								•	•				•		
9.2.4.E.2 Identify ways interest rates add to the cost of goods and services.																								
9.2.4.E.3 Evaluate financial information from a variety of sources.						•																		
9.2.4.E.4 Apply comparison shopping skills to purchasing decisions.																		•					•	
9.2.4.E.5 Explain what it means to be a responsible consumer and the factors to consider when making consumer decisions.																								
9.2.4.E.6 Identify personal information that should not be disclosed to others and the possible consequences of doing or not doing so.									•															
9.2.4.E.7 Compare and contrast product facts versus advertising claims.																								
9.2.8.E.1 Prioritize personal wants and needs when making purchases.			•				•		•		•				•	•	•	•						
9.2.8.E.2 Analyze interest rates and fees associated with financial services, credit cards, debit cards, and gift cards.				•																				

State Content Standards for New Jersey	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	Episode 403 – Your First Big Purchase	Episode 404 – What's Up With The Stock Market?
9.2.8.E.3 Evaluate the appropriateness of different types of monetary transactions (e.g., electronic transfer, check, certified check, money order, gift card, barter) for various situations.																								
9.2.8.E.4 Compare the value of goods or services from different sellers when purchasing large quantities and small quantities.																								
9.2.8.E.5 Identify the components of written and verbal contracts and the inherent responsibilities of the contracting parties.																								
9.2.8.E.6 Evaluate how fraudulent activities impact consumers, and justify the creation of consumer protection laws.															•		•							
9.2.8.E.7 Recognize the techniques and effects of deceptive advertising.																								
9.2.12.E.1 Analyze and apply multiple sources of financial information when prioritizing financial decisions.						•																		
9.2.12.E.2 Determine how objective, accurate, and current financial information affects the prioritization of financial decisions.																								
9.2.12.E.3 Evaluate how media, bias, purpose, and validity affect the prioritization of consumer decisions and spending.																								
9.2.12.E.4 Evaluate business practices and their impact on individuals, families, and societies.									•															
9.2.12.E.5 Evaluate written and verbal contracts for essential components and for obligations of the lender and borrower.																								
9.2.12.E.6 Apply consumer protection laws to the issues they address.																								
9.2.12.E.7 Relate consumer fraud, including online scams and theft of employee time and goods, to laws that protect consumers.																								
9.2.12.E.8 Determine when credit counseling is necessary and evaluate the resources available to assist consumers who wish to use it.				•			•					•			•	•						•		

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9.2.12.E.9 Determine reasons for the increase of identity theft worldwide and evaluate the extent to which victims of identity theft are successful in fully restoring their personal identities.									•															
Strand F: Civic Financial Responsibility																								
9.2.4.F.1 Demonstrate an understanding of individual financial obligations and community financial obligations.		•																						
9.2.4.F.2 Relate a country's economic system of production and consumption to building personal wealth and achieving societal responsibilities.																								
9.2.4.F.3 Explain the roles of philanthropy, volunteer service, and charitable contributions, and analyze their impact on community development and quality of living.		•																						
9.2.4.F.4 Identify skills related to organizing, managing, and taking on the risks of owning a business.																								
9.2.8.F.1 Explain how the economic system of production and consumption may be a means to achieve significant societal goals.																								
9.2.8.F.2 Examine the implications of legal and ethical behaviors when making financial decisions.																								
9.2.8.F.3 Relate the impact of business, government, and consumer fiscal responsibility to the economy and to personal finance.																								
9.2.8.F.4 Calculate appropriate amounts of charitable giving based on current financial status.				•																				
9.2.8.F.5 Determine opportunities for micro-financing of global charities and causes.																								
9.2.12.F.1 Demonstrate an understanding of the interrelationships among attitudes, assumptions, and patterns of behavior regarding money, saving, investing, and work across cultures.																								
9.2.12.F.2 Summarize the concept and types of taxation used to fund public initiatives.																					•			

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9.2.12.F.3 Assess the impact of emerging global economic events on financial planning.																								
9.2.12.F.4 Analyze how citizen decisions and actions can influence the use of economic resources to achieve societal goals and provide individual services.																								
9.2.12.F.5 Summarize the purpose and importance of a will.																								
9.2.12.F.6 Compare and contrast the role of philanthropy, volunteer service, and charities in community development and quality of life in a variety of cultures.		•																						
9.2.12.F.7 Explain the concept and forms of taxation and justify the use of taxation to fund public activities and initiatives.																					•			
9.2.12.F.8 Evaluate the effects of entrepreneurship on economic stability and quality of living in local and global communities.					•						•									•				
9.2.12.F.9 Assess the impact of the global economy on entrepreneurial opportunities.																								
Strand G: Risk Management and Insurance																								
9.2.4.G.1 Summarize common types of financial risks and basic risk management strategies.									•															
9.2.4.G.2 Explain the importance of protection against financial loss and reasons for risk assessment.									•															
9.2.4.G.3 Describe how valuable items might be damaged or lost and ways to protect them.									•															
9.2.8.G.1 Compare the impact of losses associated with different types of financial risk.																								
9.2.8.G.2 Explain why it is important to develop plans for protecting current and future personal assets against loss.									•															

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9.2.8.G.3 Explain the purpose and importance of health, disability, life, and consumer insurance protection.				•					•															
9.2.8.G.4 Determine criteria for deciding the amount of insurance protection needed.				•																				
9.2.8.G.5 Analyze the need for and value of different types of insurance and the impact of deductibles.									•															
9.2.8.G.6 Evaluate the need for different types of extended warranties.																								
9.2.12.G.1 Analyze risks and benefits in various financial situations.			•																					
9.2.12.G.2 Differentiate between property and liability insurance protection.																								
9.2.12.G.3 Compare the cost of various types of insurance (e.g., life, homeowners, motor vehicle) for the same product or service, given different liability limits and risk factors.																								
9.2.12.G.4 Evaluate individual and family needs for insurance protection using opportunity-cost analysis.																								
9.2.12.G.5 Compare insurance policy coverage limits and related premiums and deductibles to minimize costs.																								
9.2.12.G.6 Differentiate the costs and benefits of renter's and homeowner's insurance.																								
9.2.12.G.7 Compare sources of health and disability coverage, including employee benefit plans, with options in another country.	•																							
9.2.12.G.8 Compare and contrast options for long-term healthcare insurance for home care and external care.																								
9.2.12.G.9 Explain how to self-insure and how to determine when self-insurance is appropriate.																								

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9.2.12.G.10 Determine when and why it may be appropriate for the government to provide insurance coverage, rather than private industry.																					•			

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21ST CENTURY LIFE AND CAREERS: 9.2 PERSONAL FINANCIAL LITERACY																	
Strand A: Income and Careers																	
9.2.4.A.1 Explain the difference between a career and a job, and identify various jobs in the community and the related earnings.																	
9.2.4.A.2 Identify potential sources of income and their limitations.		•															
9.2.4.A.3 Explain how income affects spending and take-home pay.															•		
9.2.4.A.4 Explain the meaning and purposes of taxes and tax deductions and why fees for various benefits (e.g., medical benefits) are taken out of pay.																	
9.2.8.A.1 Relate how career choices, education choices, skills, entrepreneurship, and economic conditions affect income.																	
9.2.8.A.2 Differentiate among ways that workers can improve earning power through the acquisition of new knowledge and skills.		•			•	•											
9.2.8.A.3 Relate earning power to quality of life across cultures.																	
9.2.8.A.4 Relate how the demand for certain skills determines an individual's earning power.																	
9.2.8.A.5 Explain the difference between "earned income" and "unearned income" (e.g., gifts) and why earned income is important.															•		
9.2.8.A.6 Examine how labor market trends and the cost of living can affect real income, spending decisions, and lifestyle.								•									
9.2.8.A.7 Explain the purpose of the payroll deduction process, taxable income, and employee benefits.																	

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9.2.8.A.8 Differentiate among the types of taxes and employee benefits.																	
9.2.8.A.9 Differentiate between taxable and nontaxable income.																	
9.2.12.A.1 Analyze the relationship between various careers and personal earning goals.					•								•				
9.2.12.A.2 Identify a career goal and develop a plan and timetable for achieving it, including educational /training requirements, costs, and possible debt.																	
9.2.12.A.3 Analyze how the economic, social, and political conditions of a time period can affect starting a business and can affect a plan for establishing such an enterprise.																	
9.2.12.A.4 Summarize the financial risks and benefits of entrepreneurship as a career choice.	•					•											
9.2.12.A.5 Evaluate current advances in technology that apply to a selected occupational career cluster.																	•
9.2.12.A.6 Analyze and critique various sources of income and available resources (e.g., financial assets, property, and transfer payments) and how they may substitute for earned income.																	
9.2.12.A.7 Analyze different forms of currency, how currency is used to exchange goods and services, and how it can be transferred from one person's business to another.				•													
9.2.12.A.8 Analyze how personal and cultural values impact spending and other financial decisions.					•												
9.2.12.A.9 Demonstrate how exemptions and deductions can reduce taxable income.																	
9.2.12.A.10 Explain the relationship between government programs and services and taxation.																	
9.2.12.A.11 Explain how compulsory government programs (e.g., Social Security, Medicare) provide insurance against some loss of income and benefits to eligible participants.																	

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9.2.12.A.12 Analyze the impact of the collective bargaining process on benefits, income, and fair labor practice.																	
Strand B: Money Management																	
9.2.4.B.1 Differentiate between financial wants and needs.					•			•									
9.2.4.B.2 Identify age-appropriate financial goals.					•												
9.2.4.B.3 Explain what a budget is and why it is important.																	
9.2.4.B.4 Identify common household expense categories and sources of income.																	
9.2.4.B.5 Identify ways to earn and save.		•															
9.2.4.B.6 Distinguish among cash, check, credit card, and debit card.												•					
9.2.4.B.7 Explain the purposes of financial institutions in the community.												•					
9.2.8.B.1 Construct a simple personal savings and spending plan based on various sources of income.																	
9.2.8.B.2 Justify the concept of "paying yourself first" as a financial savings strategy.																	
9.2.8.B.3 Relate the concept of deferred gratification to investment, meeting financial goals, and building wealth.																	
9.2.8.B.4 Analyze the effect of the economy on personal income, individual and family security, and consumer decisions.																	

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9.2.8.B.5 Evaluate the relationship of cultural traditions and historical influences on financial practice.					•												
9.2.8.B.6 Construct a budget to save for long-term, short-term, and charitable goals.																	
9.2.8.B.7 Develop a system for keeping and using financial records.											•						
9.2.8.B.8 Explain the concept of cash flow and construct cash flow statements.																	
9.2.8.B.9 Create debit and credit balance sheets and income and cash statements.																	
9.2.8.B.10 Determine the most appropriate use of various financial products and services (e.g., ATM, debit cards, credit cards, checkbooks).												•					
9.2.8.B.11 Justify safeguarding personal information when using credit cards, banking electronically, or filing forms.											•						
9.2.8.B.12 Evaluate the appropriate financial institutions to assist with meeting various personal financial needs and goals.												•					
9.2.12.B.1 Prioritize financial decisions by systematically considering alternatives and possible consequences.				•	•												
9.2.12.B.2 Compare strategies for saving and investing and the factors that influence how much should be saved or invested to meet financial goals.																	
9.2.12.B.3 Construct a plan to accumulate emergency "rainy day" funds.																	
9.2.12.B.4 Analyze how income and spending plans are affected by age, needs, and resources.					•												
9.2.12.B.5 Analyze how changes in taxes, inflation, and personal circumstances can affect a personal budget.																	

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9.2.12.B.6 Design and utilize a simulated budget to monitor progress of financial plans.																	
9.2.12.B.7 develop personal financial planning strategies that respond to and use tax deductions and shelters.																	
9.2.12.B.8 Describe and calculate interest and fees that are applied to various forms of spending, debt, and saving.									•								
9.2.12.B.9 Chart and evaluate the growth of mid- and long-term investments.																	
9.2.12.B.10 Develop a plan that uses the services of various financial institutions to meet personal and family financial goals.												•					
Strand C: Credit and Debt Management																	
9.2.4.C.1 Explain why people borrow money and the relationship between credit and debt.																	
9.2.4.C.2 Identify common sources of credit (e.g., banks, credit card companies) and types of credit (e.g., loans, credit cards, mortgages).									•			•					
9.2.4.C.3 Compare and contrast credit cards and debit cards and the advantages and disadvantages of using each.																	
9.2.4.C.4 Determine the relationships among income, expenses, and interest.																	
9.2.4.C.5 Determine personal responsibility related to borrowing and lending.																	
9.2.4.C.6 Summarize ways to avoid credit problems.			•		•												
9.2.8.C.1 Compare and contrast the financial products and services offered by different types of financial institutions.												•					

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9.2.8.C.2 Compare and contrast debt and credit management strategies.																	
9.2.8.C.3 Demonstrate an understanding of the terminology associated with different types of credit (e.g., credit cards, installment loans, mortgages) and compare the interest rates associated with each.																	
9.2.8.C.4 Calculate the cost of borrowing various amounts of money using different types of credit (e.g., credit cards, installment loans, mortgages).																	
9.2.8.C.5 Determine ways to leverage debt beneficially.																	
9.2.8.C.6 Determine potential consequences of using "easy access" credit (e.g., using a line of credit vs. obtaining a loan for a specific purpose).			•														
9.2.8.C.7 Explain the meaning and possible consequences of "predatory lending practices."																	
9.2.8.C.8 Explain the purpose of a credit score and credit record, and summarize borrowers' credit report rights.																	
9.2.8.C.9 Summarize the causes and consequences of personal bankruptcy.																	
9.2.8.C.10 Determine when there is a need to seek credit counseling and appropriate times to utilize it.																	
9.2.12.C.1 Compare and contrast the financial benefits of different products and services offered by a variety of financial institutions.												•					
9.2.12.C.2 Compare and compute interest and compound interest and develop an amortization table using business tools.		•															
9.2.12.C.3 Compute and assess the accumulating effect of interest paid over time when using a variety of sources of credit.																	
9.2.12.C.4 Compare and contrast the advantages and disadvantages of various types of mortgages.																	

State Content Standards for New Jersey	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	Episode 512 – Businesses Going Green	Episode 513 – All in the Family
9.2.12.C.5 Analyze the information contained in a credit report and explain the importance of disputing inaccurate entries.																	
9.2.12.C.6 Explain how predictive modeling determines "credit scores."																	
9.2.12.C.7 Explain the rights and responsibilities of buyers and sellers under consumer protection laws, and discuss common unfair or deceptive business practices.																	
9.2.12.C.8 Evaluate the implications of personal and corporate bankruptcy for self and others.																	
Strand D: Planning, Saving, and Investing																	
9.2.4.D.1 Determine various ways to save.		•															
9.2.4.D.2 Explain the concept of "opportunity cost."																	
9.2.4.D.3 Explain what it means to "invest."																	
9.2.4.D.4 Distinguish between saving and investing.																	
9.2.8.D.1 Determine how saving contributes to financial well-being.																	
9.2.8.D.2 Differentiate among various savings tools and how to use them most effectively.		•															
9.2.8.D.3 Differentiate among various investment options.												•					
9.2.8.D.4 Distinguish between income and investment growth.																	

State Content Standards for New Jersey	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	Episode 512 – Businesses Going Green	Episode 513 – All in the Family
9.2.8.D.5 Explain the economic principle of supply and demand.									•								
9.2.8.D.6 Relate saving and investing decisions to successful entrepreneurship.																	
9.2.8.D.7 Calculate short- and long-term returns on various investments (e.g., stocks, bonds, mutual funds, IRAs, deferred pension plans, and so on).																	
9.2.8.D.8 Assess the impact of inflation on economic decisions and lifestyles.																	
9.2.12.D.1 Summarize how investing builds wealth and assists in meeting long- and short-term financial goals.																	
9.2.12.D.2 Assess factors that influence financial planning.					•			•									
9.2.12.D.3 Justify the use of savings and investment options to meet targeted goals.																	
9.2.12.D.4 Analyze processes and vehicles for buying and selling investments.																	
9.2.12.D.5 Compare the risk, return, and liquidity of various savings and investment alternatives.																	
9.2.12.D.6 Explain how government and independent financial services and products are used to achieve personal financial goals.																	
9.2.12.D.7 Relate savings and investment results to achievement of financial goals.																	
9.2.12.D.8 Differentiate among various investment products and savings vehicles and how to use them most effectively.												•					
9.2.12.D.9 Assess the role of revenue-generating assets as mechanisms for accruing and managing wealth.																	

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9.2.12.D.10 Compare and contrast the past and present role of government in the financial industry and in the regulation of financial markets.																	
9.2.12.D.11 Determine the impact of various market events on stock market prices and on other savings and investments.									•								
9.2.12.D.12 Evaluate how taxes affect the rate of return on savings and investments.																	
9.2.12.D.13 Analyze how savings, retirement plans, and other investment options help to shift current income for purposes of tax reporting and filing.																	
9.2.4.E.1 Determine factors that influence consumer decisions related to money.					•			•									
9.2.4.E.2 Identify ways interest rates add to the cost of goods and services.																	
9.2.4.E.3 Evaluate financial information from a variety of sources.												•					
9.2.4.E.4 Apply comparison shopping skills to purchasing decisions.																	
9.2.4.E.5 Explain what it means to be a responsible consumer and the factors to consider when making consumer decisions.																	
9.2.4.E.6 Identify personal information that should not be disclosed to others and the possible consequences of doing or not doing so.											•						
9.2.4.E.7 Compare and contrast product facts versus advertising claims.								•									
9.2.8.E.1 Prioritize personal wants and needs when making purchases.					•												
9.2.8.E.2 Analyze interest rates and fees associated with financial services, credit cards, debit cards, and gift cards.																	

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9.2.8.E.3 Evaluate the appropriateness of different types of monetary transactions (e.g., electronic transfer, check, certified check, money order, gift card, barter) for various situations.																	
9.2.8.E.4 Compare the value of goods or services from different sellers when purchasing large quantities and small quantities.																	
9.2.8.E.5 Identify the components of written and verbal contracts and the inherent responsibilities of the contracting parties.																	
9.2.8.E.6 Evaluate how fraudulent activities impact consumers, and justify the creation of consumer protection laws.			•														
9.2.8.E.7 Recognize the techniques and effects of deceptive advertising.								•									
9.2.12.E.1 Analyze and apply multiple sources of financial information when prioritizing financial decisions.											•	•					
9.2.12.E.2 Determine how objective, accurate, and current financial information affects the prioritization of financial decisions.																	
9.2.12.E.3 Evaluate how media, bias, purpose, and validity affect the prioritization of consumer decisions and spending.			•					•									
9.2.12.E.4 Evaluate business practices and their impact on individuals, families, and societies.																	
9.2.12.E.5 Evaluate written and verbal contracts for essential components and for obligations of the lender and borrower.																	
9.2.12.E.6 Apply consumer protection laws to the issues they address.																	
9.2.12.E.7 Relate consumer fraud, including online scams and theft of employee time and goods, to laws that protect consumers.			•														
9.2.12.E.8 Determine when credit counseling is necessary and evaluate the resources available to assist consumers who wish to use it.																	

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9.2.12.E.9 Determine reasons for the increase of identity theft worldwide and evaluate the extent to which victims of identity theft are successful in fully restoring their personal identities.																	
Strand F: Civic Financial Responsibility																	
9.2.4.F.1 Demonstrate an understanding of individual financial obligations and community financial obligations.										•							
9.2.4.F.2 Relate a country's economic system of production and consumption to building personal wealth and achieving societal responsibilities.																	
9.2.4.F.3 Explain the roles of philanthropy, volunteer service, and charitable contributions, and analyze their impact on community development and quality of living.										•				•	•		
9.2.4.F.4 Identify skills related to organizing, managing, and taking on the risks of owning a business.	•																•
9.2.8.F.1 Explain how the economic system of production and consumption may be a means to achieve significant societal goals.																	
9.2.8.F.2 Examine the implications of legal and ethical behaviors when making financial decisions.			•														
9.2.8.F.3 Relate the impact of business, government, and consumer fiscal responsibility to the economy and to personal finance.																	
9.2.8.F.4 Calculate appropriate amounts of charitable giving based on current financial status.																	
9.2.8.F.5 Determine opportunities for micro-financing of global charities and causes.																	
9.2.12.F.1 Demonstrate an understanding of the interrelationships among attitudes, assumptions, and patterns of behavior regarding money, saving, investing, and work across cultures.																	
9.2.12.F.2 Summarize the concept and types of taxation used to fund public initiatives.																	

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9.2.12.F.3 Assess the impact of emerging global economic events on financial planning.																	
9.2.12.F.4 Analyze how citizen decisions and actions can influence the use of economic resources to achieve societal goals and provide individual services.																	
9.2.12.F.5 Summarize the purpose and importance of a will.																	
9.2.12.F.6 Compare and contrast the role of philanthropy, volunteer service, and charities in community development and quality of life in a variety of cultures.										•				•			
9.2.12.F.7 Explain the concept and forms of taxation and justify the use of taxation to fund public activities and initiatives.																	
9.2.12.F.8 Evaluate the effects of entrepreneurship on economic stability and quality of living in local and global communities.																	
9.2.12.F.9 Assess the impact of the global economy on entrepreneurial opportunities.																	
Strand G: Risk Management and Insurance																	
9.2.4.G.1 Summarize common types of financial risks and basic risk management strategies.																	
9.2.4.G.2 Explain the importance of protection against financial loss and reasons for risk assessment.																	
9.2.4.G.3 Describe how valuable items might be damaged or lost and ways to protect them.																	
9.2.8.G.1 Compare the impact of losses associated with different types of financial risk.																	
9.2.8.G.2 Explain why it is important to develop plans for protecting current and future personal assets against loss.																	

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9.2.8.G.3 Explain the purpose and importance of health, disability, life, and consumer insurance protection.																	
9.2.8.G.4 Determine criteria for deciding the amount of insurance protection needed.																	
9.2.8.G.5 Analyze the need for and value of different types of insurance and the impact of deductibles.																	
9.2.8.G.6 Evaluate the need for different types of extended warranties.																	
9.2.12.G.1 Analyze risks and benefits in various financial situations.																	
9.2.12.G.2 Differentiate between property and liability insurance protection.																	
9.2.12.G.3 Compare the cost of various types of insurance (e.g., life, homeowners, motor vehicle) for the same product or service, given different liability limits and risk factors.																	
9.2.12.G.4 Evaluate individual and family needs for insurance protection using opportunity-cost analysis.																	
9.2.12.G.5 Compare insurance policy coverage limits and related premiums and deductibles to minimize costs.																	
9.2.12.G.6 Differentiate the costs and benefits of renter's and homeowner's insurance.																	
9.2.12.G.7 Compare sources of health and disability coverage, including employee benefit plans, with options in another country.																	
9.2.12.G.8 Compare and contrast options for long-term healthcare insurance for home care and external care.																	
9.2.12.G.9 Explain how to self-insure and how to determine when self-insurance is appropriate.																	

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9.2.12.G.10 Determine when and why it may be appropriate for the government to provide insurance coverage, rather than private industry.																	