



Jump\$tart National Standards K-12 Personal Finance Education

Jump\$tart Standards	Objectives	FoolProof Module Alignment
<p>Standard 1: Financial Responsibility and Decision Making. Apply reliable information and systematic decision making to personal financial decisions.</p>	<p>Standard 1: Take responsibility for personal financial decisions. Standard 2: Find and evaluate financial information from a variety of sources. Standard 3: Summarize major consumer protection laws. Standard 4: Make financial decisions by systematically considering alternatives and consequences. Standard 5: Develop communication strategies for discussing financial issues. Standard 6: Control personal information.</p>	<p>M01: When It Hits The Fan M02: Breathing Without Air M03: Kick Some Buck M06: Sucker Punch M07: Boxing Practice</p>
<p>Standard 2: Income and Careers. Use a career plan to develop personal income potential.</p>	<p>Standard 1: Explore career options. Standard 2: Identify sources of personal income. Standard 3: Describe factors affecting take-home pay.</p>	<p>M12: Taxes M14: College Prep</p>
<p>Standard 3: Planning and Money Management. Organize personal finances and use a budget to manage cash flow.</p>	<p>Standard 1: Develop a plan for spending and saving. Standard 2: Develop a system for keeping and using financial records. Standard 3: Describe how to use different payment methods. Standard 4: Apply consumer skills to purchase decisions. Standard 5: Consider charitable giving. Standard 6: Develop a personal financial plan. Standard 7: Examine the purpose and importance of a will.</p>	<p>M03: Kick Some Buck M04: Road Trip M05: Junk In The Trunk M08: Burning Money M13: Charitable Giving M17: Investing M18: Retirement</p>

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<p>Standard 4: Credit and Debt. Maintain creditworthiness, borrow at favorable terms, and manage debt.</p>	<p>Standard 1: Identify the costs and benefits of various types of credit.</p> <p>Standard 2: Explain the purpose of a credit record and identify borrowers' credit report rights.</p> <p>Standard 3: Describe ways to avoid or correct debt problems.</p> <p>Standard 4: Summarize major consumer credit laws.</p>	<p>M01: When It Hits The Fan M02: Breathing Without Air M03: Kick Some Buck M06: Sucker Punch M07: Boxing Practice</p>
<p>Standard 5: Risk Management and Insurance. Use appropriate and cost-effective risk management strategies.</p>	<p>Standard 1: Identify common types of risks and basic risk management methods.</p> <p>Standard 2: Explain the purpose and importance of property and liability insurance protection.</p> <p>Standard 3: Explain the purpose and importance of health, disability, and life insurance protection.</p>	<p>M15: Insurance</p>
<p>Standard 6: Saving and Investing. Implement a diversified investment strategy that is compatible with personal goals.</p>	<p>Standard 1: Discuss how saving contributes to financial well-being.</p> <p>Standard 2: Explain how investing builds wealth and helps meet financial goals.</p> <p>Standard 3: Evaluate investment alternatives.</p> <p>Standard 4: Describe how to buy and sell investments.</p> <p>Standard 5: Explain how taxes affect the rate of return on investments.</p> <p>Standard 6: Investigate how agencies that regulate financial markets protect investors.</p>	<p>M08: Burning Money M17: Investing M18: Retirement</p>