

APPENDIX G CORRELATION OF PERSONAL FINANCE PROGRAM LESSONS

With Jump\$tart Coalition Personal Finance Management Guidelines*

The complete text of standards is found on pages 229-230.

LESSONS 1–21 (in Topics 1–7)

GUIDELINES		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
		TOPIC ONE MONEY			TOPIC TWO BUDGETING			TOPIC THREE BANKING			TOPIC FOUR CREDIT			TOPIC FIVE INVESTING			TOPIC SIX INSURANCE			TOPIC SEVEN TAXES		
I INCOME	A) Education, career, personal choice and other factors affect income.	•	•		•	•																
	B) Sources of income (includes entrepreneurship)	•	•		•																	
	C) Disposable income affected by taxes, tax policies and government transfer payments	•																				
II MONEY MANAGEMENT	A) Opportunity cost of financial decisions (income, spending and saving)	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•
	B) Short and long-term financial goals				•	•	•								•	•						
	C) Budgeting (developing and analyzing a budget)				•	•	•								•							
	D) Taxes, income, spending and financial investment — relationships among them														•							
E) Risk-management planning (insurance)																						
F) Personal financial responsibility																						
G) Skills in basic financial operations																						

*"Jump\$tart Coalition Personal Financial Management Guidelines," as listed in *Economics, the Enterprise System and Finance*, The University of the State of New York, The State Education Department, Albany, NY (February 2002). The Jump\$tart Coalition for Personal Financial Literacy has developed its third edition of *National Standards in K–12 Personal Finance Education* (2007). See www.jumpstart.org/guide.html.

APPENDIX G

Correlations With Jump\$tart Coalition Personal Financial Management Guidelines (continued)

[illegible]