# Alabama Economic Financial Literacy Standards

## Alabama Finance (2009) Grade(s): 9 – 12

<table>
<thead>
<tr>
<th>Alabama Standards</th>
<th>Objectives</th>
<th>FoolProof Module Alignment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Banking and Financial Services</td>
<td>Interpret banking financial records.</td>
<td>M04: Road Trip</td>
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<td>M05: Junk In The Trunk</td>
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<tr>
<td>Financial Management</td>
<td>Evaluate income, savings, and investment opportunities to create a budget that meets short- and long-term goals.</td>
<td>M01: When It Hits The Fan</td>
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<td></td>
<td>Determine how effective debt and credit management practices affect insurance costs, job opportunities, and interest rates.</td>
<td>M02: Breathing Without Air</td>
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## Business, Management, and Administration (2009): Grade(s): 9 – 12

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<tr>
<td>Business Essentials</td>
<td>Illustrate the process involved in developing a budget.</td>
<td>M08: Burning Money</td>
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### Business/Marketing Education (2002): Grade(s): 9 – 12

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<tr>
<td>Personal and Business Finance</td>
<td>Prepare a personal monthly budget. (*required for the one-half credit course). Identify differences in types of checking accounts. (*required for the one-half credit course). Demonstrate banking skills. (*required for the one-half credit course).</td>
<td>M04: Road Trip M05: Junk In The Trunk M06: Sucker Punch M07: Boxing Practice M08: Burning Money</td>
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### Career/Technical Education Curriculum Core (2002) Grade(s): 9-12

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| Personal Finance      | Compare money-management tools and services available from financial institutions. Examples: checking and savings account statements, online banking procedures, direct deposit, money transfer services, loans, online payment services. Explain factors that affect creditworthiness. -Assessing credit options available to individuals and families -Identifying ways to avoid or correct credit problems -Analyzing dangers incurred by young adults with credit cards -Determining sources, types, and risks of loans for individuals or families -Describing the steps in obtaining a credit report. Determine factors that affect the cost of goods and services, including sales tax, tips, coupons, discounts, and unit pricing. | M01: When It Hits The Fan  
M02: Breathing Without Air  
M03: Kick Some Buck  
M04: Road Trip  
M05: Junk In The Trunk  
M06: Sucker Punch  
M07: Boxing Practice  
M08: Burning Money  
M09: Renting a Pad  
M10: Buying a Home  
M11: Gambling  
M12: Taxes  
M13: Charitable Giving  
M14: College Prep  
M15: Insurance  
M16: Bankruptcy  
M17: Investing  
M18: Retirement |
### Alabama Standards

**Education and Training (2009) Grade(s): 8**

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<tr>
<td>Teen Connections</td>
<td>Demonstrate management of individual and family resources, including the purchase of food, clothing, shelter, and transportation.</td>
<td>M01: When It Hits The Fan</td>
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<td>Explain the importance of money management for teens.</td>
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**Family and Consumer Sciences Education (2002) Grade(s): 9 – 12**

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<td>Money Dynamics</td>
<td>Evaluate benefits of preparing a budget to manage individual and family resources.</td>
<td>M01: When It Hits The Fan</td>
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<td>Apply the management process to individual and family financial practices. -Checking account -Money -Credit usage -Savings -Retirement -Investments -Personal and family records -Health care –Education.</td>
<td>M02: Breathing Without Air</td>
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<td>Practice skill in using and maintaining a checking account.</td>
<td>M03: Kick Some Buck</td>
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<td>Compare the advantages and disadvantages of using credit.</td>
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