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

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<th>Jump$tart Standards</th>
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| **Standard 1**: Financial Responsibility and Decision Making. Apply reliable information and systematic decision making to personal financial decisions. | 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. | M01: When It Hits The Fan  
M02: Breathing Without Air  
M03: Kick Some Buck  
M06: Sucker Punch  
M07: Boxing Practice |
| **Standard 2**: Income and Careers. Use a career plan to develop personal income potential. | Standard 1: Explore career options.  
Standard 2: Identify sources of personal income.  
Standard 3: Describe factors affecting take-home pay. | M12: Taxes  
M14: College Prep |
| **Standard 3**: Planning and Money Management. Organize personal finances and use a budget to manage cash flow. | 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. | M03: Kick Some Buck  
M04: Road Trip  
M05: Junk In The Trunk  
M08: Burning Money  
M13: Charitable Giving  
M17: Investing  
M18: Retirement |
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| Standard 4: Credit and Debt. Maintain creditworthiness, borrow at favorable terms, and manage debt. | Standard 1: Identify the costs and benefits of various types of credit.  
Standard 2: Explain the purpose of a credit record and identify borrowers' credit report rights.  
Standard 3: Describe ways to avoid or correct debt problems.  
Standard 4: Summarize major consumer credit laws. | M01: When It Hits The Fan  
M02: Breathing Without Air  
M03: Kick Some Buck  
M06: Sucker Punch  
M07: Boxing Practice |
Standard 2: Explain the purpose and importance of property and liability insurance protection.  
Standard 3: Explain the purpose and importance of health, disability, and life insurance protection. | M15: Insurance |
| Standard 6: Saving and Investing. Implement a diversified investment strategy that is compatible with personal goals. | Standard 1: Discuss how saving contributes to financial well-being.  
Standard 2: Explain how investing builds wealth and helps meet financial goals.  
Standard 3: Evaluate investment alternatives.  
Standard 4: Describe how to buy and sell investments.  
Standard 5: Explain how taxes affect the rate of return on investments.  
Standard 6: Investigate how agencies that regulate financial markets protect investors. | M08: Burning Money  
M17: Investing  
M18: Retirement |