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## **Oregon Economic Financial Literacy Standards**

Oregon Standards	Objectives	FoolProof Module Alignment
	HS.36. Identify sources of credit and the advantages and disadvantages of using them and explain the significance of developing a positive credit rating and describe the advantages it can provide, the inherent cost of maintaining a credit card balance, and the risk of accumulating too much debt, identifying "good debt" versus "bad debt."	M01: When It Hits The Fan M02: Breathing Without Air M03: Kick Some Buck M06: Sucker Punch M07: Boxing Practice

Oregon Standards	Objectives	FoolProof Module Alignment
	HS.37. Explain and analyze the kinds and costs of insurance.	M15: Insurance

Objectives	FoolProof Module Alignment
HS.38. Explain how consumers can protect themselves from fraud, identity theft, bankruptcy, and foreclosure.	M01: When It Hits The Fan M02: Breathing Without Air M10: Buying a Home M16: Bankruptcy
	HS.38. Explain how consumers can protect themselves from

Oregon Standards	Objectives	FoolProof Module Alignment
	HS.39. Compare and contrast tools for payment (e.g., cash, credit, check, debit card, phone, mobile) and explain the advantages and disadvantages of each.	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

Oregon Standards	Objectives	FoolProof Module Alignment
	HS.40. Identify and explain different opportunities for investment and draw economic conclusions from market data.	M17: Investing M18: Retirement

Oregon Standards	Objectives	FoolProof Module Alignment
	HS.41. Demonstrate the ability to prepare and file simple state and federal tax forms.	M12: Taxes

Oregon Standards	Objectives	FoolProof Module Alignment
	HS.42. Compare and contrast different options for long term investment (e.g., stocks, bond, CDs, mutual funds IRA, 401k, pension plans, Social Security).	M12: Taxes M17: Investing M18: Retirement

Oregon Standards	Objectives	FoolProof Module Alignment
	HS.43. Compare and contrast of various types of loans available and how to obtain them, including student loans.	M14: College Prep

HS.44. Describe advantages and disadvantages of on-line banking options. M04: Road Trip M05: Junk In The Trunk	Oregon Standards	Objectives	FoolProof Module Alignment

Oregon Standards	Objectives	FoolProof Module Alignment
	HS.45. Explain how to prepare a budget that allows for "living within one's means."	Module 8: Burning Money