

PLC Lesson Study for Essential Skills

High School Grades 9-12

Part I: Standards Exploration – Essential Skills

Effective Essential Skills instruction is an ongoing process that involves all content areas, including school and classroom culture.

- a. As a group, consider what this looks like in your content area.
- b. Discuss instructional techniques and/or routines that support student success.
- c. Are there common strategies, tools or programs to support consistent development across content areas or grade bands?

Standard	ADAPTABILITY	INSTRUCTIONAL NOTES
ES.H.1	Use a decision-making process to develop solutions to real-world problems.	
ES.H.2	Model flexibility and willingness to try new things (e.g., critical thinking, problem-solving).	

Standard	DILIGENCE	INSTRUCTIONAL NOTES
ES.H.3	Demonstrate resilience and perseverance by showing willingness to complete a task.	
ES.H.4	Outline and examine goals and priorities necessary to complete tasks.	

Standard	INITIATIVE	INSTRUCTIONAL NOTES
ES.H.5	Evaluate failure as a learning opportunity.	
ES.H.6	Model on-task behavior.	
ES.H.7	Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work).	
ES.H.8	Document and reflect upon mastered skills (e.g., portfolio, resume, application packet).	

Standard	KNOWLEDGE	INSTRUCTIONAL NOTES
ES.H.9	Apply important concepts in reading, writing, mathematics, science and technology to solve real-world problems.	
ES.H.10	Defend important concepts in learning to an authentic audience (e.g., city council, business and community partners).	

Standard	RELIABILITY	INSTRUCTIONAL NOTES
ES.H.11	Demonstrate consistent punctuality in a variety of activities.	
ES.H.12	Propose appropriate attire for various situations.	
ES.H.13	Practice ethical behavior (e.g., honesty, trust, compassion, acceptance) in various situations.	
ES.H.14	Model self-control in all situations.	

Standard	DRUG FREE	INSTRUCTIONAL NOTES
ES.H.15	Identify and explain the consequences of substance abuse.	
ES.H.16	Explain the need for random drug screening.	

Standard	COMMUNICATION	INSTRUCTIONAL NOTES
ES.H.17	<p>Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</p> <ul style="list-style-type: none"> a. Work with peers to set rules for collegial discussions and decision-making (e.g., informal consensus, taking votes on key issues, presentation of alternate views), clear goals and deadlines and individual roles as needed. 	

<p>ES.H.18</p> <p>ES.H.19</p>	<p>b. Speak clearly at an understandable pace using appropriate facts and relevant, descriptive details and complete sentences when appropriate.</p> <p>c. Propel conversations by posing and responding to questions that probe reasoning and evidence; ensure a hearing for a full range of positions on a topic or issue; clarify, verify or challenge ideas and conclusions; and promote divergent and creative perspectives.</p> <p>d. Respond thoughtfully to diverse perspectives; synthesize comments, claims and evidence made on all sides of an issue; resolve contradictions when possible; and determine what additional information or research is required to deepen the investigation or complete the task.</p> <p>e. Present information, findings and supporting evidence, conveying a clear and distinct perspective, such that listeners can follow the line of reasoning; alternative or opposing perspectives are addressed; and the organization, development, substance and style are appropriate to purpose, audience and a range of formal and informal tasks.</p> <p>f. Adapt speech, using both verbal and nonverbal skills, to a variety of situations, demonstrating command of formal English when appropriate.</p> <p>Respect individual differences and work collaboratively with people of diverse backgrounds, viewpoints and experiences.</p> <p>Practice effective conflict resolution strategies.</p>	
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Part II: Standards Integration – Essential Skills

- As a group, consider what this looks like in a specific unit, topic or standard(s) content area.
- Identify content-specific knowledge, skill(s) or practice(s) required to be proficient in this area.
- Identify an Essential Skill to support student learning. What would explicit/implicit instruction look like for this skill?
- How would you assess this skill?

Topic	Content-Specific Knowledge, Skill(s) and/or Practice(s)	Opportunities to Align to ESSENTIAL SKILLS	Strategies to Assess
Choose a Unit, Topic or Standard(s) from your curriculum.	<i>What actions, habits or practices do students need to demonstrate in order to be proficient in this standard(s) for the unit?</i>	<i>Which Essential Skill(s) could explicitly and/or implicitly connect to the standard(s) for this unit?</i>	<i>What are possible strategies or ways to assess these skills?</i>
Next Steps: <i>What are one or two next steps to ensure that students have equitable access to ESSENTIAL SKILLS instruction within your course or grade band?</i>			

Part III: Standards Mapping – Essential Skills

a. As a group, consider where each standard might be taught, e.g. in a specific content area, a stand-alone unit or as a classroom expectation.

Standard	ADAPTABILITY	Where/When Will This Be Taught?
ES.H.1	Use a decision-making process to develop solutions to real-world problems.	
ES.H.2	Model flexibility and willingness to try new things (e.g., critical thinking, problem-solving).	

Standard	DILIGENCE	Where/When Will This Be Taught?
ES.H.3	Demonstrate resilience and perseverance by showing willingness to complete a task.	
ES.H.4	Outline and examine goals and priorities necessary to complete tasks.	

Standard	INITIATIVE	Where/When Will This Be Taught?
ES.H.5	Evaluate failure as a learning opportunity.	
ES.H.6	Model on-task behavior.	
ES.H.7	Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work).	
ES.H.8	Document and reflect upon mastered skills (e.g., portfolio, resume, application packet).	

Standard	KNOWLEDGE	Where/When Will This Be Taught?
ES.H.9	Apply important concepts in reading, writing, mathematics, science and technology to solve real-world problems.	
ES.H.10	Defend important concepts in learning to an authentic audience (e.g., city council, business and community partners).	

Standard	RELIABILITY	Where/When Will This Be Taught?
ES.H.11	Demonstrate consistent punctuality in a variety of activities.	
ES.H.12	Propose appropriate attire for various situations.	
ES.H.13	Practice ethical behavior (e.g., honesty, trust, compassion, acceptance) in various situations.	
ES.H.14	Model self-control in all situations.	

Standard	DRUG-FREE	Where/When Will This Be Taught?
ES.H.15	Identify and explain the consequences of substance abuse.	
ES.H.16	Explain the need for random drug screening.	

Standard	COMMUNICATION	Where/When Will This Be Taught?
ES.H.17	<p>Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</p> <ol style="list-style-type: none"> a. Work with peers to set rules for collegial discussions and decision-making (e.g., informal consensus, taking votes on key issues, presentation of alternate views), clear goals and deadlines and individual roles as needed. b. Speak clearly at an understandable pace using appropriate facts and relevant, descriptive details and complete sentences when appropriate. c. Propel conversations by posing and responding to questions that probe reasoning and evidence; ensure a hearing for a full range of positions on a topic or issue; clarify, verify or challenge ideas and conclusions; and promote divergent and creative perspectives. d. Respond thoughtfully to diverse perspectives; synthesize comments, claims and evidence made on all sides of an issue; 	

<p>ES.H.18</p> <p>ES.H.19</p>	<p>resolve contradictions when possible; and determine what additional information or research is required to deepen the investigation or complete the task.</p> <p>e. Present information, findings and supporting evidence, conveying a clear and distinct perspective, such that listeners can follow the line of reasoning; alternative or opposing perspectives are addressed; and the organization, development, substance and style are appropriate to purpose, audience and a range of formal and informal tasks.</p> <p>f. Adapt speech, using both verbal and nonverbal skills, to a variety of situations, demonstrating command of formal English when appropriate.</p> <p>Respect individual differences and work collaboratively with people of diverse backgrounds, viewpoints and experiences.</p> <p>Practice effective conflict resolution strategies.</p>	
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PLC Lesson Study for Integrating Career Studies Standards

High School Grades 9-12

Part I: Standards Exploration – Career Studies

Effective Career Studies instruction is an ongoing process that involves all content areas, including school and classroom culture.

- a. As a group, consider what this looks like in your content area.
- b. Discuss instructional techniques and/or routines that support student success.
- c. Are there common strategies, tools or programs to support consistent development across content areas or grade bands?
- d. Highlight any terms, concepts or ideas you wish to explore deeper.

Standard	EXPLORATION	INSTRUCTIONAL NOTES
C.H.1	Explore various postsecondary options related to chosen career cluster or pathway.	
C.H.2	Develop a plan for the expense of postsecondary education, including possible sources of funding (e.g., loans, scholarships, grants, military).	

Standard	PREPARATION	INSTRUCTIONAL NOTES
C.H.3	Examine a variety of resources available in selecting and planning for various occupations in a career cluster or pathway.	
C.H.4	Develop common skills, (e.g., academic and technical, including extracurricular activities, community experience, volunteer work,) that allow for a variety of opportunities in a chosen career pathway.	
C.H.5	Assess and modify the educational plan to prepare for future career opportunities by:	

	<ul style="list-style-type: none"> a. Creating and continuously updating the Individual Learning Plan. b. Making decisions and setting goals for future plans. c. Demonstrating appropriate job-seeking skills (e.g., college applications and scholarships, completing resume, job applications, participating in mock interviews). 	
C.H.6	Explore opportunities to develop skills needed to obtain and retain a job/career (e.g., visiting postsecondary institutions, apprenticeships, internships).	
C.H.7	Evaluate a chosen career, including educational requirements, skills necessary to perform the job, potential earnings and job outlook in a geographical area.	
C.H.8	Research and predict additional requirements/training that would create opportunities of growth within the career/field.	
C.H.9	Practice being a good digital citizen (e.g., intellectual property, copyright, online reputation, cyberbullying, digital footprint).	
C.H.10	Assess the relationship between personal behavior and employability (e.g., academic achievement, industry certifications, extracurricular activities, community involvement, driving record, impact of online behavior).	

Standard	APPLICATION	INSTRUCTIONAL NOTES
C.H.11	Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time management) that are necessary for both the classroom and workplace.	

Part II: Standards Integration – Career Studies

- As a group, consider what this looks like in a specific unit, topic or standard(s) content area.
- Identify content-specific knowledge, skill(s) or practice(s) required to be proficient in this area.
- Identify a career standard to support student learning. What would explicit/implicit instruction look like for this skill?
- How would you assess this skill?

Topic	Content-Specific Knowledge, Skill(s) and/or Practice(s)	Opportunities to Align to CAREER STUDIES	Strategies to Assess
Choose a Unit, Topic or Standard(s) from your curriculum.	<i>What actions, habits or practices do students need to demonstrate in order to be proficient in this standard(s) for the unit?</i>	<i>Which Career Studies Standard(s) could explicitly and/or implicitly connect to the standard(s) for this unit?</i>	<i>What are possible strategies or ways to assess these skills?</i>
Next Steps: <i>What are one or two next steps to ensure that students have equitable access to CAREER STUDIES instruction within your course or grade band?</i>			

Part III: Standards Mapping – Career Studies

a. As a group, consider where each standard might be taught, e.g. in a specific content area, a stand-alone unit or as a classroom expectation.

Standard	EXPLORATION	Where/When Will This Be Taught?
C.H.1	Explore various postsecondary options related to chosen career cluster or pathway.	
C.H.2	Develop a plan for the expense of postsecondary education, including possible sources of funding (e.g., loans, scholarships, grants, military).	

Standard	PREPARATION	Where/When Will This Be Taught?
C.H.3	Examine a variety of resources available in selecting and planning for various occupations in a career cluster or pathway.	
C.H.4	Develop common skills, (e.g., academic and technical, including extracurricular activities, community experience, volunteer work) that allow for a variety of opportunities in a chosen career pathway.	
C.H.5	Assess and modify the educational plan to prepare for future career opportunities by: <ol style="list-style-type: none"> Creating and continuously updating the Individual Learning Plan. Making decisions and setting goals for future plans. Demonstrating appropriate job-seeking skills (e.g., college applications and scholarships, completing resume, job applications, participating in mock interviews). 	

C.H.6	Explore opportunities to develop skills needed to obtain and retain a job/career (e.g., visiting postsecondary institutions, apprenticeships, internships).	
C.H.7	Evaluate a chosen career, including educational requirements, skills necessary to perform the job, potential earnings and job outlook in a geographical area.	
C.H.8	Research and predict additional requirements/training that would create opportunities of growth within the career/field.	
C.H.9	Practice being a good digital citizen (e.g., intellectual property, copyright, online reputation, cyberbullying, digital footprint).	
C.H.10	Assess the relationship between personal behavior and employability (e.g., academic achievement, industry certifications, extracurricular activities, community involvement, driving record, impact of online behavior).	

Standard	APPLICATION	Where/When Will This Be Taught?
C.H.11	Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time management) that are necessary for both the classroom and workplace.	

PLC Lesson Study for Financial Literacy

High School Grades 9-12

Part I: Standards Exploration – Financial Literacy

Effective Financial Literacy instruction must be clearly aligned to the standards and requires a strong content knowledge, relevant curriculum, ample resources and community involvement.

- a. As a group, consider what this looks like for each of the standards.
- b. Discuss instructional techniques and/or routines that support student success.
- c. Are there common strategies, tools or programs to support consistent development across content areas or grade bands?

Standard	CAREERS, EDUCATION & INCOME	INSTRUCTIONAL NOTES
FL.H.1	Identify the financial impacts of a career choice. <ol style="list-style-type: none"> a. Examine the relationship between personal financial goals and career choice. b. Evaluate the correlation between education, training and potential lifetime income. c. Compare the advantages and disadvantages of being an employee versus being self-employed. 	
FL.H.2	Analyze how economic conditions can affect income and career opportunities (e.g. job outlook and cost of living).	
FL.H.3	Evaluate the costs of funding sources for postsecondary education and training. <ol style="list-style-type: none"> a. Identify funding sources (e.g. loans, scholarships, grants, work-study, military) to assist in postsecondary education opportunities and applicable costs. b. Examine the process for and benefits of Free Application for Federal Student Aid (FAFSA) completion. 	
FL.H.4	Analyze components of employment compensation. <ol style="list-style-type: none"> a. Compare compensation methods including hourly, salary and commission-based packages. b. Evaluate benefits packages and retirement plan options and how they add value to your overall compensation. c. Recognize that salaries and benefits may be negotiable. 	

Standard	CAREERS, EDUCATION & INCOME	INSTRUCTIONAL NOTES
FL.H.5	Analyze the factors that determine net income. <ol style="list-style-type: none"> a. Interpret a paycheck stub. b. Differentiate between gross, net and taxable income. c. Define the purpose of IRS forms (e.g., W-4, I-9, W-2 and 1099). 	

Standard	CREDIT & DEBT	INSTRUCTIONAL NOTES
FL.H.6	Develop strategies to control and manage credit and debt. <ol style="list-style-type: none"> a. Interpret the components of a credit report. b. Investigate ways that credit scores can affect a consumer's financial options. c. Compare the organizations providing credit counseling services. d. Understand the causes of and implications of bankruptcy. 	
FL.H.7	Analyze the costs and benefits of using credit. <ol style="list-style-type: none"> a. Discuss the purpose and role of credit and explain the value of building and maintaining a healthy credit rating, including elements of creditworthiness: character, capacity, capital, collateral and conditions. b. Identify the advantages and disadvantages of basic types of credit (e.g. unsecured vs. secured credit, credit cards, installment loans, revolving credit, student loans and predatory lenders). c. Describe the risks, responsibilities and rights associated with using credit (e.g. annual percentage rate (APR), grace period, late fees, finance charges, default rates, interest and closing costs). 	

Standard	DECISION-MAKING & MONEY MANAGEMENT	INSTRUCTIONAL NOTES
FL.H.8	Identify why people make financial choices. <ol style="list-style-type: none"> a. Evaluate the role of emotions, attitudes and behavior in making financial decisions. b. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences. c. Analyze the opportunity costs of short- and long-term financial decisions. 	
SFL.H.9	Apply a formal decision-making model to make financial decisions, e.g., PACED:	

Standard	DECISION-MAKING & MONEY MANAGEMENT	INSTRUCTIONAL NOTES
	<ul style="list-style-type: none"> • Identify the <u>P</u>roblem • List <u>A</u>lternatives • Explain <u>C</u>riteria • <u>E</u>valuate • <u>D</u>ecide 	
FL.H.10	<p>Identify the components of a personal budgeting process.</p> <ol style="list-style-type: none"> a. Align goals with desired lifestyle expectations. b. Develop a budget based on calculated income. c. Identify and prioritize fixed, variable and periodic expenses. d. Emphasize the importance of proactive budget priorities (e.g., pay yourself first, emergency fund, insurance and charitable contributions). e. Compare tools for tracking of a budget, income and expenditures (e.g., the envelope system, paper tracking and online or software options). f. Emphasize the importance of comparison shopping, buying strategies, negotiation and sales/marketing strategies in purchasing. g. Develop a system for maintaining personal financial documents including proper storage and disposal. 	
FL.H.11	<p>Identify the major types of financial institutions and their products (e.g., certificate of deposit (CD), money market, checking/savings accounts) and services.</p>	
FL.H.12	<p>Demonstrate how to use different payment methods including checks, debit cards and digital services.</p>	
FL.H.13	<p>Compare various types of financial professionals (e.g., financial planners, counselors, certified public accountants (CPA), investment consultants and insurance agents), their credentials, their compensation methods, selection criteria and possible conflicts of interest.</p>	

Standard	SAVING & INVESTING	INSTRUCTIONAL NOTES
FL.H.14	<p>Examine implications of the time value of money.</p> <ol style="list-style-type: none"> a. Examine the opportunity costs of saving vs. spending. b. Analyze inflation and its effect on purchasing power. c. Calculate compound interest and explain the benefits of investing early. 	

Standard	SAVING & INVESTING	INSTRUCTIONAL NOTES
FL.H.15	Evaluate investment alternatives. <ol style="list-style-type: none"> a. Differentiate between insured deposits and uninsured investments. b. Compare traditional and Roth Individual Retirement Accounts (IRA). c. Examine various types of employer-sponsored retirement opportunities. d. Describe mutual funds, Exchange Traded Funds, stocks and bonds. 	
FL.H.16	Explain the components of a prudent investment strategy compatible with personal financial goals. <ul style="list-style-type: none"> • Risk vs. reward • Risk tolerance • Diversification • Rebalancing 	

Standard	MONEY & THE ECONOMY	INSTRUCTIONAL NOTES
FL.H.17	Interpret the role and function of money in society. <ol style="list-style-type: none"> a. Explain the functions of money: medium of exchange, unit of measure and store of value. b. Explain how money facilitates trade, borrowing, saving, investing and comparing the value of goods and services. c. Explain that inflation is an increase in the overall price level that reduces the value of money. 	
FL.H.18	Identify the role of financial intermediaries in the economy (i.e., facilitates exchange between savers and lenders).	
FL.H.19	Explain how government uses taxation to generate revenue, manage the economy and discourage/encourage certain behaviors.	
FL.H.20	Explain that markets determine prices and allocate scarce goods and services through the forces of supply and demand.	
FL.H.21	Explain the role of the government in administering social insurance programs such as unemployment, workers' compensation, Medicare, Medicaid and Old-Age, Survivors and Disability Insurance (OASDI), otherwise known as Social Security.	

Standard	MONEY & THE ECONOMY	INSTRUCTIONAL NOTES
FL.H.22	Identify the role of regulatory agencies, e.g.: <ul style="list-style-type: none"> • Federal Reserve • Federal Deposit Insurance Corporation (FDIC) • National Credit Union Administration (NCUA) • Federal Trade Commission (FTC) • Securities and Exchange Commission (SEC) • Financial Industry Regulatory Authority (FINRA) • Internal Revenue Service (IRS) • State regulatory agencies 	

Standard	INSURANCE & RISK MANAGEMENT	INSTRUCTIONAL NOTES
FL.H.23	Identify common types of risk management strategies, including insurance, legal contracts, emergency funds and estate planning.	
FL.H.24	Analyze the costs and benefits of using various insurance management strategies. <ol style="list-style-type: none"> a. Identify the major types of insurance: <ul style="list-style-type: none"> • Liability • Property and casualty (auto, motorcycle, boat, jewelry, etc.) • Health/dental/vision • Life • Homeowners/renters • Disability b. Explain the tax implications of insurance. 	
FL.H.25	Identify strategies for protecting personal financial information and resources. <ol style="list-style-type: none"> a. Identify ways to avoid identity theft and fraud, such as securing sensitive financial data, using care in online activities and properly disposing of sensitive documents. b. Describe steps to recover from fraud and identity theft. c. Discuss ways to avoid financial scams such as Ponzi schemes and other illegal practices. 	

Part II: Standards Integration – Financial Literacy

At the high school level, this group of standards may be taught as a stand-alone course or program. However, teachers should consider where there is a natural connection to their content to reinforce these concepts across the grade span.

- As a group, consider what this looks like in a specific unit, topic or standard(s) content area.
- Identify content-specific knowledge, skill(s) or practice(s) required to be proficient in this area.
- Identify a related Financial Literacy standard. What would explicit/implicit instruction look like for this skill?
- How would you assess this skill?

Topic	Content-Specific Knowledge, Skill(s) and/or Practice(s)	Opportunities to Align to FINANCIAL LITERACY	Strategies to Assess
Choose a Unit, Topic or Standard(s) from your curriculum.	<i>What actions, habits or practices do students need to demonstrate in order to be proficient in this standard(s) for the unit?</i>	<i>Which Financial Literacy standard(s) could explicitly and/or implicitly connect to the standard(s) for this unit?</i>	<i>What are possible strategies or ways to assess these skills?</i>
Next Steps: <i>What are one or two next steps to ensure that students have equitable access to FINANCIAL LITERACY instruction within your course or grade-band?</i>			

Part III: Standards Mapping – Financial Literacy

- a. As a group, consider where each standard might be taught, e.g. in a specific content area or a stand-alone unit.

Standard	CAREERS, EDUCATION & INCOME	Where/When Will This Be Taught?
FL.H.1	Identify the financial impacts of a career choice. <ol style="list-style-type: none"> a. Examine the relationship between personal financial goals and career choice. b. Evaluate the correlation between education, training and potential lifetime income. c. Compare the advantages and disadvantages of being an employee vs. being self-employed. 	
FL.H.2	Analyze how economic conditions can affect income and career opportunities (e.g. job outlook and cost of living).	
FL.H.3	Evaluate the costs of funding sources for postsecondary education and training. <ol style="list-style-type: none"> a. Identify funding sources (e.g. loans, scholarships, grants, work-study, military) to assist in postsecondary education opportunities and applicable costs. b. Examine the process for and benefits of Free Application for Federal Student Aid (FAFSA) completion. 	
FL.H.4	Analyze components of employment compensation. <ol style="list-style-type: none"> a. Compare compensation methods including hourly, salary and commission-based packages. b. Evaluate benefits packages and retirement plan options and how they add value to your overall compensation. c. Recognize that salaries and benefits may be negotiable. 	
FL.H.5	Analyze the factors that determine net income. <ol style="list-style-type: none"> a. Interpret a paycheck stub. b. Differentiate between gross, net and taxable income. c. Define the purpose of IRS forms (e.g., W-4, I-9, W-2 and 1099). 	

Standard	CREDIT & DEBT	Where/When Will This Be Taught?
FL.H.6	Develop strategies to control and manage credit and debt. <ol style="list-style-type: none"> Interpret the components of a credit report. Investigate ways that credit scores can affect a consumer’s financial options. Compare the organizations providing credit counseling services. Understand the causes of and implications of bankruptcy. 	
FL.H.7	Analyze the costs and benefits of using credit. <ol style="list-style-type: none"> Discuss the purpose and role of credit and explain the value of building and maintaining a healthy credit rating, including elements of creditworthiness: character, capacity, capital, collateral and conditions. Identify the advantages and disadvantages of basic types of credit (e.g. unsecured vs. secured credit, credit cards, installment loans, revolving credit, student loans and predatory lenders). Describe the risks, responsibilities and rights associated with using credit (e.g. annual percentage rate (APR), grace period, late fees, finance charges, default rates, interest and closing costs). 	

Standard	DECISION-MAKING & MONEY MANAGEMENT	Where/When Will This Be Taught?
FL.H.8	Identify why people make financial choices. <ol style="list-style-type: none"> Evaluate the role of emotions, attitudes and behavior in making financial decisions. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences. Analyze the opportunity costs of short- and long-term financial decisions. 	
SFL.H.9	Apply a formal decision-making model to make financial decisions, e.g., PACED: <ul style="list-style-type: none"> • Identify the <u>P</u>roblem • List <u>A</u>lternatives • Explain <u>C</u>riteria • <u>E</u>valuate • <u>D</u>ecide 	
FL.H.10	Identify the components of a personal budgeting process. <ol style="list-style-type: none"> Align goals with desired lifestyle expectations. Develop a budget based on calculated income. Identify and prioritize fixed, variable and periodic expenses. 	

Standard	DECISION-MAKING & MONEY MANAGEMENT	Where/When Will This Be Taught?
	<ul style="list-style-type: none"> d. Emphasize the importance of proactive budget priorities (e.g., pay yourself first, emergency fund, insurance and charitable contributions). e. Compare tools for tracking of a budget, income and expenditures (e.g., the envelope system, paper tracking and online or software options). f. Emphasize the importance of comparison shopping, buying strategies, negotiation and sales/marketing strategies in purchasing. g. Develop a system for maintaining personal financial documents, including proper storage and disposal. 	
FL.H.11	Identify the major types of financial institutions and their products (e.g., certificate of deposit (CD), money market, checking/savings accounts) and services.	
FL.H.12	Demonstrate how to use different payment methods including checks, debit cards and digital services.	
FL.H.13	Compare various types of financial professionals (e.g., financial planners, counselors, certified public accountants (CPA), investment consultants and insurance agents), their credentials, their compensation methods, selection criteria and possible conflicts of interest.	

Standard	SAVING & INVESTING	Where/When Will This Be Taught?
FL.H.14	<p>Examine implications of the time value of money.</p> <ul style="list-style-type: none"> a. Examine the opportunity costs of saving versus spending. b. Analyze inflation and its effect on purchasing power. c. Calculate compound interest and explain the benefits of investing early. 	

Standard	SAVING & INVESTING	Where/When Will This Be Taught?
FL.H.15	Evaluate investment alternatives. <ol style="list-style-type: none"> a. Differentiate between insured deposits and uninsured investments. b. Compare traditional and Roth Individual Retirement Accounts (IRA). c. Examine various types of employer-sponsored retirement opportunities. d. Describe mutual funds, Exchange Traded Funds, stocks and bonds. 	
FL.H.16	Explain the components of a prudent investment strategy compatible with personal financial goals. <ul style="list-style-type: none"> • Risk vs. reward • Risk tolerance • Diversification • Rebalancing 	

Standard	MONEY & THE ECONOMY	Where/When Will This Be Taught?
FL.H.17	Interpret the role and function of money in society. <ol style="list-style-type: none"> a. Explain the functions of money: medium of exchange, unit of measure and store of value. b. Explain how money facilitates trade, borrowing, saving, investing and comparing the value of goods and services. c. Explain that inflation is an increase in the overall price level that reduces the value of money. 	
FL.H.18	Identify the role of financial intermediaries in the economy (i.e., facilitates exchange between savers and lenders).	
FL.H.19	Explain how government uses taxation to generate revenue, manage the economy and discourage/encourage certain behaviors.	
FL.H.20	Explain that markets determine prices and allocate scarce goods and services through the forces of supply and demand.	

Standard	MONEY & THE ECONOMY	Where/When Will This Be Taught?
FL.H.21	Explain the role of the government in administering social insurance programs such as unemployment, workers' compensation, Medicare, Medicaid and Old-Age, Survivors and Disability Insurance (OASDI), otherwise known as Social Security.	
FL.H.22	Identify the role of regulatory agencies, e.g.: <ul style="list-style-type: none"> • Federal Reserve • Federal Deposit Insurance Corporation (FDIC) • National Credit Union Administration (NCUA) • Federal Trade Commission (FTC) • Securities and Exchange Commission (SEC) • Financial Industry Regulatory Authority (FINRA) • Internal Revenue Service (IRS) • State regulatory agencies 	

Standard	INSURANCE & RISK MANAGEMENT	Where/When Will This Be Taught?
FL.H.23	Identify common types of risk management strategies, including insurance, legal contracts, emergency funds and estate planning.	
FL.H.24	Analyze the costs and benefits of using various insurance management strategies. <ol style="list-style-type: none"> a. Identify the major types of insurance: <ul style="list-style-type: none"> • Liability • Property and casualty (auto, motorcycle, boat, jewelry, etc.) • Health/dental/vision • Life • Homeowners/renters • Disability b. Explain the tax implications of insurance. 	
FL.H.25	Identify strategies for protecting personal financial information and resources. <ol style="list-style-type: none"> a. Identify ways to avoid identity theft and fraud, such as securing sensitive financial data, using care in online activities and properly disposing of sensitive documents. b. Describe steps to recover from fraud and identity theft. c. Discuss ways to avoid financial scams such as Ponzi schemes and other illegal practices. 	