

*\*Found in Florida-specific folders within Ramsey Classroom's Teacher Resources.*

### PERSONAL FINANCE AND MONEY MANAGEMENT COURSE

STATE STANDARD:	CORRELATES WITH:
<b>SS.912.FL.1 FINANCIAL ATTITUDES AND BEHAVIORS</b>	
SS.912.FL.1.1 EVALUATE AND REFLECT ON HOW VALUES AFFECT PERSONAL FINANCIAL DECISION-MAKING.	Chapter 1 Lesson 3 – Video Guided Notes  Chapter 1 Lesson 3 - Student Text (p. 12)  Chapter 12 Lesson 6 - Activity: The Benefits of Charitable Giving
SS.912.FL.1.2 UNDERSTAND HOW COGNITIVE BIASES AFFECT PERSONAL FINANCIAL DECISION-MAKING.	Coming Soon
SS.912.FL.1.3 EXPLAIN THAT LOSS AVERSION IMPLIES THAT LOSSES BROUGHT ABOUT BY A DECISION ARE WEIGHED MORE THAN THE GAINS, WHICH MAY AFFECT THE FINAL DECISION.	Coming Soon
SS.912.FL.1.5 EVALUATE HOW HERD MENTALITY AFFECTS PERSONAL FINANCIAL DECISION-MAKING.	Coming Soon
SS.912.FL.1.6 DESCRIBE HOW A PIECE OF INFORMATION RECEIVED EARLY, EVEN IF INCORRECT OR IRRELEVANT, CAN PROVIDE AN ANCHOR THAT PEOPLE USE WHEN MAKING THEIR PERSONAL FINANCIAL DECISIONS.	Coming Soon
SS.912.FL.1.7 DESCRIBE HOW PEOPLE OFTEN FOCUS ON INFORMATION THAT CONFIRMS THEIR ORIGINAL BELIEFS WHEN THEY RESEARCH INFORMATION TO MAKE PERSONAL FINANCIAL DECISIONS.	Coming Soon
SS.912.FL.1.8 IDENTIFY EXAMPLES OF HOW PEOPLE ARE AFFECTED BY PRESENT BIAS.	Coming Soon
<b>SS.912.FL.2 EARNING INCOME</b>	
SS.912.FL.2.1 DESCRIBE HOW PEOPLE CHOOSE JOBS OR CAREERS FOR WHICH THEY ARE QUALIFIED BASED ON POTENTIAL INCOME AS WELL AS NON-INCOME FACTORS, SUCH AS JOB SATISFACTION, INDEPENDENCE, RISK, FAMILY, OR LOCATION.	Chapter 6 Lesson 1 – Extended Learning Prompt, Critical Thinking: Investigate  Chapter 6 Lesson 1 - Student Text (p. 146)  Chapter 6 Lesson 5 – Reading and Expanding on Reading (p. 163)

	Chapter 6 Lesson 5 - Activity: Finding Your Dream Job
SS.912.FL.2.2 EXPLAIN THAT PEOPLE VARY IN THEIR WILLINGNESS TO OBTAIN MORE EDUCATION OR TRAINING BECAUSE THESE DECISIONS INVOLVE INCURRING IMMEDIATE COSTS TO OBTAIN POSSIBLE FUTURE BENEFITS.	<p>Chapter 7 Lesson 2 - Infographic (p. 179)</p> <p>Chapter 7 Lesson 2 - Journal Question (p. 180)</p> <p>Chapter 7 Lesson 6 - Infographic (p. 195)</p> <p>Chapter 7 Lesson 6 - Activity: Maximize Your Investment</p>
SS.912.FL.2.3 ANALYZE THE WAYS THAT PEOPLE CAN MAKE MORE INFORMED EDUCATION, JOB, OR CAREER DECISIONS BY EVALUATING THE BENEFITS AND COSTS OF DIFFERENT CHOICES.	<p>Chapter 7 Lesson 6 - Infographic (p. 195)</p> <p>Chapter 7 Lesson 6 - Student Text (p. 196)</p> <p>Chapter 7 Lesson 6 - Extended Learning Prompt, Critical Thinking: Weigh</p>
SS.912.FL.2.6 EXPLAIN THAT TAXES ARE PAID TO FEDERAL, STATE, AND LOCAL GOVERNMENTS TO FUND GOVERNMENT GOODS AND SERVICES AS WELL AS TRANSFER PAYMENTS FROM GOVERNMENT TO INDIVIDUALS.	<p>Chapter 10 Lesson 1 - Student Text (p. 252)</p> <p>Chapter 10 Lesson 1 - Activity: Where Does Your Tax Money Go?</p> <p>*Chapter 10 Lesson 2 - Activity: Understanding Income Tax</p> <p>Chapter 10 Lesson 4 - Activity: Filing Your Taxes</p> <p>Chapter 10 Lesson 6 - Video and Guided Notes</p>
SS.912.FL.2.7 EXPLAIN HOW INTEREST, DIVIDENDS, AND CAPITAL GAINS ARE FORMS OF INCOME EARNED FROM FINANCIAL INVESTMENTS.	*Chapter 10: Lesson 2 - Activity: Sources of Income
SS.912.FL.2.8 EVALUATE HOW THE SOURCES OF INCOME, AMOUNT OF INCOME, AS WELL AS THE AMOUNT AND TYPE OF SPENDING AFFECT THE TYPES AND AMOUNTS OF TAXES PAID.	<p>Chapter 10 Lesson 2 - Infographic (p. 255)</p> <p>Chapter 10 Lesson 3 - Expanding on Infographic (p. 259)</p> <p>Chapter 10 Lesson 3 - Share With Your Students (p. 259)</p> <p>Chapter 10 Lesson 4 - Activity: Filing Your Taxes</p>
SS.912.FL.2.9 DESCRIBE WHY SOME PEOPLE CHOOSE TO BECOME ENTREPRENEURS AS A CAREER CHOICE.	<p>Chapter 6 Lesson 3 – Infographic and Expanding on Infographic (p. 155)</p> <p>Chapter 6 Lesson 3 – Share With Your Students (p. 155)</p>

	<p>Chapter 6 Lesson 3 - Extended Learning Prompt, Critical Thinking: Weigh</p> <p>*Chapter 10 Lesson 4 - Activity: Comparing Employment</p>
SS.912.FL.2.10 EVALUATE THE BENEFITS AND COSTS OF “GIG” EMPLOYMENT.	Coming Soon
SS.912.FL.2.11 DESCRIBE HOW SOCIAL SECURITY IS FUNDED AND THE BENEFIT IT PROVIDES TO RETIREES.	*Chapter 10 Lesson 1 - Activity: Where Did My Tax Money Go? (Texas Edition)
SS.912.FL.2.12 IDENTIFY AND COMPLETE APPROPRIATE TAX FORMS TO CALCULATE THE AMOUNT OF FEDERAL INCOME TAX OWED.	Chapter 10 Lesson 4 Activity: Filing Your Taxes
SS.912.FL.2.13 DESCRIBE THE TYPES AND SOURCES OF TAXES AT THE LOCAL LEVEL.	*Chapter 10 Lesson 2 - Activity: Understanding Income Tax
<b>SS.912.FL.3 BUYING GOODS AND SERVICES</b>	
SS.912.FL.3.1 ANALYZE THE FACTORS THAT INFLUENCE A CONSUMER’S DECISION-MAKING PROCESS (E.G., THE PRICE OF A GOOD OR SERVICE, THE PRICE OF ALTERNATIVES, INCOME LEVEL, PERSONAL PREFERENCES, ADVERTISEMENTS, AND REVIEWS.)	<p>Chapter 5 Lesson 1: Student Text (p. 118-120)</p> <p>Chapter 5 Lesson 1 Activity: Your Response System</p> <p>Chapter 5 Lesson 4 Activity: Financial Decisions and Opportunity Cost</p> <p>Chapter 13 Lesson 3: Video Guided Notes</p>
SS.912.FL.3.3 DISCUSS THAT WHEN BUYING A GOOD, CONSUMERS MAY CONSIDER VARIOUS ASPECTS AND FEATURES OF THE PRODUCT.	<p>Chapter 5 Lesson 4 - Expanding on Infographic (p. 131)</p> <p>*Chapter 5 Lesson 4 Activity: Questioning Your Purchase</p>
SS.912.FL.3.4 DESCRIBE WAYS THAT CONSUMERS MAY BE INFLUENCED BY HOW THE PRICE OF A GOOD IS EXPRESSED.	<p>Chapter 5 Lesson 3 - Student Text (p. 127)</p> <p>Chapter 5 Lesson 3 - Infographic and Expanding on Infographic (p. 127)</p> <p>Chapter 5 Lesson 3 - Journal Question (p. 128)</p> <p>Chapter 5 Lesson 3 - Activity: Persuasive Techniques in the Market</p>
SS.912.FL.3.6 EXPLAIN THAT PEOPLE MAY CHOOSE TO DONATE MONEY TO CHARITABLE ORGANIZATIONS AND OTHER NOT-FOR-PROFIT ORGANIZATIONS BECAUSE THEY GAIN SATISFACTION FROM DONATING.	<p>Chapter 4 Lesson 6 - Extended Learning Prompt, Critical Thinking: Investigate</p> <p>Chapter 12 Lesson 6 – Student Text (p. 318-320)</p>
SS.912.FL.3.8 EVALUATE HOW DIFFERENT FORMS OF PAYMENT CAN RESULT IN COSTS OR FEES.	Chapter 4 Lesson 4 - Video and Guided Notes

	<p>Chapter 4 Lesson 4 - Student Text (p. 103)</p> <p>Chapter 4 Lesson 4 - Activity: Credit is Costly</p> <p>*Chapter 4 Lesson 4 – Activity: The Trap of Interest Rates</p>
SS.912.FL.3.9 DEVELOP A BUDGET BASED ON A GIVEN INCOME AND EXPENSES FOR LONG-TERM AND SHORT-TERM FINANCIAL GOALS.	*Chapter 6 Lesson 6 - Activity: Charting Your Path
SS.912.FL.3.10 UNDERSTAND THAT WHEN INDIVIDUALS OR BUSINESS OWNERS BUY OR SELL GOODS OR SERVICES, THEY MAY ENTER INTO CONTRACTS.	Coming Soon
SS.912.FL.3.11 EVALUATE AND INTERPRET TERMS AND CONDITIONS WITHIN A CONTRACT.	Chapter 11 Lesson 3 – Extended Learning Prompt, Critical Thinking: Examine
SS.912.FL.3.12 UNDERSTAND THE PROCESS OF IDENTIFYING AND CONTESTING AN INCORRECT BILLING STATEMENT.	Coming Soon
<b>SS.912.FL.4 SAVING</b>	
SS.912.FL.4.1 DESCRIBE THE DIFFERENT TYPES OF ACCOUNTS AND FINANCIAL PRODUCTS OFFERED THROUGH BANKING INSTITUTIONS.	<p>Chapter 8 Lesson 2 - Activity: Detailing Options of Financial Institutions</p> <p>Chapter 8 Lesson 3 - Student Text (p. 210-212)</p>
SS.912.FL.4.2 COMPARE AND CONTRAST THE CHARACTERISTICS OF THE VARIOUS ACCOUNTS AND SERVICES OFFERED BY DEPOSITORY INSTITUTIONS.	<p>Chapter 8 Lesson 2 - Student Text (p. 206-207)</p> <p>Chapter 8 Lesson 2 – Infographic (p. 207)</p> <p>Chapter 8 Lesson 2 - Activity: Detailing Options of Financial Institutions</p> <p>Chapter 8 Lesson 4 - Student Text (p. 216)</p>
SS.912.FL.4.3 EXPLAIN HOW PEOPLE SHOULD REGULARLY TRACK AND MANAGE FUNDS IN THEIR ACCOUNT TO ENSURE ENOUGH FUNDS ARE AVAILABLE IN THOSE ACCOUNTS TO COVER ANY OUTSTANDING TRANSACTIONS OR FUTURE AUTOMATED WITHDRAWALS.	<p>Chapter 2 Lesson 4 - Video and Guided Notes</p> <p>Chapter 2 Lesson 4 - Student Text (p. 44-46)</p> <p>Chapter 2 Lesson 4 – Activity: Building a Budget (Interactive Activity)</p> <p>Chapter 8 Lesson 4 – Video and Guided Notes</p>

	<p>Chapter 8 Lesson 4 – Student Text (p. 214-216)</p> <p>Chapter 8 Lesson 4 – Infographic (p. 215)</p>
SS.912.FL.4.4 ANALYZE THE IMPACT OF SPENDING VERSUS SAVING.	<p>Chapter 1 Lesson 6 - Video and Guided Notes</p> <p>Chapter 1 Lesson 6 - Extended Learning Prompt, Critical Thinking: Investigate</p> <p>Chapter 3 Lesson 1 - Video and Guided Notes</p>
SS.912.FL.4.5 DESCRIBE HOW INFLATION REDUCES THE VALUE OF MONEY.	<p>Chapter 3 Lesson 6 - Student Text (p.84)</p> <p>*Chapter 13 Lesson 3 - Activity: A Study in Inflation</p> <p>Chapter 13 Lesson 3 - Activity: Impact of Inflation</p>
SS.912.FL.4.8 EXPLAIN WAYS THAT GOVERNMENT AGENCIES SUPERVISE AND REGULATE FINANCIAL INSTITUTIONS TO HELP PROTECT THE SAFETY, SOUNDNESS, AND LEGAL COMPLIANCE OF THE UNITED STATES BANKING AND FINANCIAL SYSTEM.	<p>Chapter 8 Lesson 1 - Video and Guided Notes (p. 201)</p> <p>Chapter 8 Lesson 1 - Student Text (p. 202)</p> <p>Chapter 8 Lesson 1 - Journal Question (p. 204)</p> <p>Chapter 8 Lesson 1 - Activity: Bank Reasoning</p> <p>*Chapter 12 Lesson 2 - Activity: The Government and Finances</p>
<b>SS.912.FL.5 USING CREDIT</b>	
SS.912.FL.5.1 ANALYZE THE WAYS THAT CONSUMERS CAN COMPARE THE COST OF CREDIT BY USING THE ANNUAL PERCENTAGE RATE (APR), INITIAL FEES CHARGED, AND FEES CHARGED FOR LATE PAYMENT OR MISSED PAYMENTS.	<p>Chapter 4 Lesson 1 - Activity: Minimum Payments Mean Costly Consequences</p> <p>Chapter 4 Lesson 4 - Activity: Credit is Costly</p> <p>*Chapter 4 Lesson 4 - Activity: The Trap of Interest Rates</p>
SS.912.FL.5.2 EXPLAIN WHY BANKS AND FINANCIAL INSTITUTIONS SOMETIMES COMPETE BY OFFERING CREDIT AT LOW INTRODUCTORY RATES.	<p>Chapter 4 Lesson 1 - Student Text (p. 91-92)</p> <p>*Chapter 4 Lesson 4 – Activity: The Trap of Interest Rates</p>
SS.912.FL.5.3 EXPLAIN THAT LOANS CAN BE UNSECURED OR SECURED WITH COLLATERAL.	<p>Chapter 4 Lesson 2 - Video and Guided Notes (p. 93)</p>

	<p><a href="#">*Chapter 4 Lesson 4 - Activity: The Consequences of Debt</a></p>
<p>SS.912.FL.5.4 DESCRIBE THE FACTORS THAT INFLUENCE THE COST OF BORROWING FROM THE PERSPECTIVE OF THE BUYER AND THE SELLER, SUCH AS DOWN PAYMENTS AND INTEREST RATES.</p>	<p><a href="#">Chapter 11 Lesson 4 - Student Text (p. 290-292)</a></p> <p><a href="#">Chapter 11 Lesson 4 – Extended Learning Prompt, Critical Thinking: Organize</a></p> <p><a href="#">*Chapter 11 Lesson 4 - Activity: The Truth in Lending</a></p> <p><a href="#">Chapter 11 Lesson 4 - Activity: Home Mortgage Options</a></p>
<p>SS.912.FL.5.5 EXPLAIN THAT LENDERS MAKE CREDIT DECISIONS BASED IN PART ON CONSUMER PAYMENT HISTORY.</p>	<p><a href="#">Chapter 4 Lesson 3 - Student Text (p. 98)</a></p> <p><a href="#">Chapter 4 Lesson 3 – Extended Learning Prompt, Critical Thinking: Construct</a></p> <p><a href="#">Chapter 4 Lesson 3 - Activity: Examining Your Credit Report</a></p>
<p>SS.912.FL.5.6 DEMONSTRATE AN UNDERSTANDING OF COMPLETING A LOAN APPLICATION.</p>	<p><a href="#">*Chapter 11 Lesson 4 - Activity: The Truth in Lending</a></p>
<p>SS.912.FL.5.7 DISCUSS THAT LENDERS CAN PAY TO RECEIVE A BORROWER'S CREDIT SCORE FROM A CREDIT BUREAU.</p>	<p><a href="#">Chapter 4 Lesson 3 - Video and Guided Notes (p. 97)</a></p> <p><a href="#">Chapter 4 Lesson 3 - Share With Your Students (p. 99)</a></p> <p><a href="#">Chapter 4 Lesson 3 - Activity: Examining Your Credit Report</a></p>
<p>SS.912.FL.5.8 ANALYZE THE COSTS AND BENEFITS ASSOCIATED WITH CREDIT CARDS.</p>	<p><a href="#">Coming Soon</a></p>
<p>SS.912.FL.5.9 DESCRIBE THAT, IN ADDITION TO ASSESSING A PERSON'S CREDIT RISK, CREDIT REPORTS AND SCORES MAY BE REQUESTED AND USED BY EMPLOYERS IN HIRING DECISIONS, PROPERTY OWNERS IN DECIDING WHETHER TO RENT APARTMENTS, AND INSURANCE COMPANIES IN CHARGING PREMIUMS.</p>	<p><a href="#">Chapter 4 Lesson 3 – Video</a></p> <p><a href="#">*Chapter 4 Lesson 3 - Activity: Living Without a Credit Score</a></p> <p><a href="#">Chapter 4 Lesson 3 - Activity: Examining Your Credit Report</a></p>
<p>SS.912.FL.5.10 EXAMINE THE FACT THAT FAILURE TO REPAY A LOAN HAS SIGNIFICANT CONSEQUENCES FOR BORROWERS SUCH AS NEGATIVE ENTRIES ON THEIR CREDIT REPORT, REPOSSESSION OF PROPERTY (COLLATERAL), GARNISHMENT OF WAGES, AND THE INABILITY TO OBTAIN LOANS IN THE FUTURE.</p>	<p><a href="#">Chapter 4 Lesson 4 - Student Text (p. 103)</a></p> <p><a href="#">*Chapter 4 Lesson 4 - Activity: The Consequences of Debt</a></p> <p><a href="#">Chapter 7 Lesson 3 - Discussion Question #2 (p. 183)</a></p> <p><a href="#">Chapter 7 Lesson 3 - Student Text (p 184)</a></p>



SS.912.FL.5.11 EXPLAIN THAT CONSUMERS WHO HAVE DIFFICULTY REPAYING DEBT CAN SEEK ASSISTANCE THROUGH CREDIT COUNSELING SERVICES AND BY NEGOTIATING DIRECTLY WITH CREDITORS.	*Chapter 4 Lesson 6 - Activity: The Truth About Debt Reduction
SS.912.FL.5.12 EXPLAIN HOW BANKRUPTCY MAY BE AN OPTION FOR CONSUMERS WHO ARE UNABLE TO REPAY DEBT.	*Chapter 4 Lesson 6 - Activity: The Truth About Bankruptcy
SS.912.FL.5.13 EXPLAIN THAT PEOPLE OFTEN APPLY FOR A MORTGAGE TO PURCHASE A HOME.	Chapter 4 Lesson 2 - Student Text (p. 95)  *Chapter 11 Lesson 1 - Activity: Cost of Living Conversation  Chapter 11 Lesson 4 - Video Guided Notes  Chapter 11 Lesson 4 - Student Text (p. 290)
SS.912.FL.5.14 DISCUSS THAT CONSUMERS WHO USE CREDIT SHOULD BE AWARE OF LAWS THAT ARE IN PLACE TO PROTECT THEM.	*Chapter 4 Lesson 2 - Activity: Keeping Things Fair
SS.912.FL.5.15 EXPLAIN THAT CONSUMERS ARE ENTITLED TO A FREE COPY OF THEIR CREDIT REPORT ANNUALLY.	Chapter 4 Lesson 3 - Discussion Question #1 and #2 (p. 99)  Chapter 4 Lesson 3 - Student Text (p. 100)
SS.912.FL.5.16 ANALYZE HOW POSTSECONDARY EDUCATION CAN BE FINANCED THROUGH A COMBINATION OF SCHOLARSHIPS, GRANTS, AND OTHER FINANCIAL AID (E.G., BRIGHT FUTURES, WORK STUDY, STUDENT LOANS, AND SAVINGS).	Chapter 7 Lesson 4 - Video and Guided Notes (p. 185)  Chapter 7 Lesson 4 - Student Text (p.186-188)  Chapter 7 Lesson 4 - Activity: The Free Money Hunt  *Chapter 7 Lesson 4 - Activity: Understanding the FAFSA
SS.912.FL.5.17 COMPARE DIFFERENT TYPES OF STUDENT LOANS AND UNDERSTAND HOW TO COMPLETE A STUDENT LOAN APPLICATION.	Coming Soon
<b>SS.912.FL.6 FINANCIAL INVESTING</b>	
SS.912.FL.6.1 EXPLAIN THE PURPOSE OF THE FOLLOWING INVESTMENTS: STOCKS, BONDS, MUTUAL FUNDS, INDEX FUNDS, AND EXCHANGE-TRADED FUNDS (ETFs); REAL ESTATE; MONEY MARKETS AND ANNUITIES; AND OTHERS (E.G., COMMODITIES).	*Chapter 12 Lesson 2 - Activity: ETFs vs Mutual Funds  Chapter 12 Lesson 2 – Student Text (p. 303-304)  Chapter 12 Lesson 2 - Activity: Comparing Investment Types
SS.912.FL.6.3 EXPLAIN HOW THE EXPENSES OF BUYING, SELLING, AND HOLDING FINANCIAL ASSETS DECREASE THE RATE OF RETURN FROM AN INVESTMENT.	Chapter 12 Lesson 2 - Student Text (p. 304)

	<a href="#">*Chapter 12 Lesson 2 - Activity: Should You Buy Stocks?</a>
SS.912.FL.6.5 DISCUSS THE TRADE-OFF BETWEEN RISK AND RETURN IN COMPARING FINANCIAL INVESTMENTS.	<a href="#">Chapter 12 Lesson 2 - Activity: Comparing Investment Types</a>
SS.912.FL.6.7 DESCRIBE HOW DIVERSIFYING INVESTMENTS IN DIFFERENT TYPES OF FINANCIAL ASSETS CAN LOWER INVESTMENT RISK.	<a href="#">*Chapter 12 Lesson 2 - Activity: Investments and You</a>  <a href="#">*Chapter 12 Lesson 2 – Activity: Should You Buy Stocks?</a>  <a href="#">Chapter 12 Lesson 4 - Textbook (p. 310-311)</a>  <a href="#">Chapter 12 Lesson 4 - Journal Question (p. 312)</a>
SS.912.FL.6.10 EXPLAIN THAT PEOPLE VARY IN THEIR WILLINGNESS TO TAKE RISKS BECAUSE THE WILLINGNESS TO TAKE RISKS DEPENDS ON FACTORS SUCH AS PERSONALITY, INCOME, TIME HORIZON, AND FAMILY SITUATION.	<a href="#">*Chapter 12 Lesson 2 - Activity: Investments and You</a>
SS.912.FL.6.11 DESCRIBE WHY AN ECONOMIC ROLE FOR A GOVERNMENT MAY EXIST IF INDIVIDUALS DO NOT HAVE COMPLETE INFORMATION ABOUT THE NATURE OF ALTERNATIVE INVESTMENTS OR ACCESS TO COMPETITIVE FINANCIAL MARKETS.	<a href="#">*Chapter 12 Lesson 2 - Activity: Investments and You</a>  <a href="#">*Chapter 12 Lesson 2 –Activity: The Government and Finances</a>  <a href="#">Chapter 13 Lesson 1 - Student Text (p. 336)</a>
SS.912.FL.6.12 COMPARE THE SECURITIES AND EXCHANGE COMMISSION (SEC), THE FEDERAL RESERVE, AND OTHER GOVERNMENT AGENCIES THAT REGULATE FINANCIAL MARKETS.	<a href="#">*Chapter 12 Lesson 2 - Activity: The Government and Finances</a>
SS.912.FL.6.13 DESCRIBE THE PURPOSE OF THE FOLLOWING ACCOUNTS THAT HOLD INVESTMENTS: VARIOUS RETIREMENT ACCOUNTS (E.G., 401(K), 403(B), TRADITIONAL IRA, ROTH IRA), EDUCATION ACCOUNTS (E.G., 529 SAVINGS PLAN, COVERDELL EDUCATION SAVINGS ACCOUNT (ESA)), AND TAXABLE INVESTMENT BROKERAGE ACCOUNTS.	<a href="#">Chapter 12 Lesson 3 - Video and Guided Notes (p. 305)</a>  <a href="#">Chapter 12 Lesson 3 - Student Text (p. 307)</a>
SS.912.FL.6.14 EVALUATE THE MOTIVES FOR USING A DIGITAL CURRENCY.	<a href="#">Coming Soon</a>
<b>SS.912.FL.7 PROTECTING AND INSURING</b>	
SS.912.FL.7.1 DESCRIBE HOW INDIVIDUALS VARY WITH RESPECT TO THEIR WILLINGNESS TO ACCEPT RISK AND WHY MOST PEOPLE ARE WILLING TO PAY A SMALL COST NOW IF IT MEANS THEY CAN AVOID A POSSIBLE LARGER LOSS LATER.	<a href="#">Chapter 9 Lesson 1 - Video Guided Notes (p. 221)</a>  <a href="#">Chapter 9 Lesson 1 - Student Text (p. 222)</a>  <a href="#">Chapter 9 Lesson 2 - Infographic and Expanding on Infographic (p. 227)</a>



	Chapter 9 Lesson 2 - Activity: Auto Liability Coverage
SS.912.FL.7.2 UNDERSTAND THAT INSURANCE COMPANIES CHARGE PREMIUMS TO CREATE A POOL OF MONEY FROM WHICH THE COMPANY USES TO PAY FOR LOSSES INCURRED BY POLICYHOLDERS.	Chapter 9 Lesson 1 - Student Text (p. 222-223)
SS.912.FL.7.4 DESCRIBE WHY PEOPLE CHOOSE DIFFERENT AMOUNTS OF INSURANCE COVERAGE BASED ON THEIR WILLINGNESS TO ACCEPT RISK, AS WELL AS THEIR OCCUPATION, LIFESTYLE, AGE, FINANCIAL PROFILE, AND THE PRICE OF INSURANCE.	Chapter 9 Lesson 1 - Student Text (p. 223) Chapter 9 Lesson 2 - Student Text (p. 226) *Chapter 9 Lesson 6 - Activity: Necessary Insurance
SS.912.FL.7.5 EXPLAIN HOW GOVERNMENTS AND CONTRACTUAL OBLIGATIONS CAN INFLUENCE THE DECISIONS AND RESPONSIBILITIES OF INDIVIDUALS TO OBTAIN DIFFERENT FORMS OF INSURANCE.	Chapter 9 Lesson 2 - Student Text (p. 226) Chapter 9 Lesson 2 - Activity: Auto Liability Coverage
SS.912.FL.7.6 DESCRIBE HOW AN INSURANCE CONTRACT CAN INCREASE THE PROBABILITY OR SIZE OF A POTENTIAL LOSS.	Chapter 9 Lesson 1 - Student Text (p. 222-223) Chapter 9 Lesson 1 - Key Terms Chapter 9 Lesson 2 - Expanding on Infographics (p. 227)
SS.912.FL.7.7 EXPLAIN THAT PEOPLE CAN LOWER INSURANCE PREMIUMS BY BEHAVING IN WAYS THAT SHOW THEY POSE A LOWER RISK.	Chapter 9 Lesson 2 - Student Text (p. 226-228) Chapter 9 Lesson 2 - Discussion Question #2 (p. 227) Chapter 9 Lesson 5 - Student Text (p. 238-240) Chapter 9 - Case Study (p. 245)
SS.912.FL.7.8 IDENTIFY THE PURPOSES OF VARIOUS TYPES OF INSURANCE.	Chapter 9 Lesson 1 - Video Guided Notes Chapter 9 Lesson 1 - Expanding on Infographics (p. 223) Chapter 9 Lesson 1 – Extended Learning Prompt, Critical Thinking: Formulate Chapter 9 Lesson 1 - Activity: Identifying Financial Risk
SS.912.FL.7.9 EXPLAIN HOW GOVERNMENT PROGRAMS PROVIDE A SOCIAL SAFETY NET THAT PROTECTS AN INDIVIDUAL FROM AN ECONOMIC HARDSHIP CREATED BY UNEXPECTED EVENTS.	Coming Soon

SS.912.FL.7.10 IDENTIFY HOW RESPONSIBLE USE OF PERSONAL INFORMATION CAN PREVENT IDENTITY THEFT.	<p>Chapter 5 Lesson 5 - Video and Guided Notes</p> <p>*Chapter 5 Lesson 5 - Activity: Reclaiming Your Identity</p> <p>Chapter 5 Lesson 5 - Activity: Protect Your Identity</p>
SS.912.FL.7.11 COMPARE FEDERAL AND STATE REGULATIONS THAT PROVIDE SOME REMEDIES AND ASSISTANCE FOR VICTIMS OF IDENTITY THEFT.	<p>*Chapter 5 Lesson 5 - Activity: Reclaiming Your Identity</p> <p>Chapter 5 Lesson 5 - Activity: Protect Your Identity</p>
SS.912.FL.7.12 IDENTIFY THE IMPLICATIONS OF SOCIAL NETWORKING SITES AND OTHER ONLINE ACTIVITY ON AN INDIVIDUAL'S DIGITAL FOOTPRINT.	Coming Soon
SS.912.FL.7.14 EXPLAIN THE IMPLICATIONS OF RECEIVING AN INHERITANCE.	<p>Chapter 10 Lesson 5 - Video and Guided Notes</p> <p>Chapter 10 Lesson 5 - Student Text (p. 266-267)</p>
SS.912.FL.7.15 EXAMINE LAWS AND REGULATIONS CONCERNING PERSONAL FINANCE.	<p>*Chapter 4 Lesson 1 - Activity: Keeping Things Fair</p> <p>*Chapter 12 Lesson 2 - Activity: The Government and Finances</p>