



Learning Priority	9 - 12 (h)	Money Path	Money Coach	Money Sense
FM1.c: Opportunity Costs	FM1.c.h Perform a cost-benefit analysis on a real-world situation.	Strong	Strong	
FM2.a: Values and Behavior	FM2.a.h Assess the impact of individual values and behaviors on financial decisions and goals.	Strong	Strong	Partial
FM2.b: Emotional Influences	FM2.b.h Evaluate strategies individuals use to manage emotions impacting financial decisions.		Partial	Partial
FM2.c: External Influences	FM2.c.h Critique a financial plan and identify areas that may have been influenced by external sources.	Strong	Strong	
FM2.d: Financial Goals	FM2.d.h Distinguish how an investment plan that incorporates a goal development strategy reflects various life factors (e.g., age, personal values, income, liabilities, assets, goals, family size, risk tolerance, or net worth).	Partial	Partial	
FM2.e: Civic Engagement and Philanthropy (e.g., giving back, volunteering, donation, or charity)	FM2.e.h Describe how to incorporate philanthropic opportunities into personal financial goals.	Partial	Partial	

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FM3.a: Online and Account Security	<p>FM3.a.h Choose an effective means to manage and protect passwords for multiple online accounts.</p> <p>Develop strategies to guard against and respond to malicious threats including viruses, phishing, and identity theft, and recognize the importance of security protocols.</p> <p>Research ways online transactions, online banking, email scams, and telemarketing calls can make a person vulnerable to identity theft.</p>		Partial	Partial
EE1.a: Deductions and Taxes	<p>EE1.a.h Evaluate a paycheck and how payroll taxes along with other deductions (e.g., insurance, retirement account, or flexible spending account for parking, childcare, and health) decrease net income. Analyze the impact of tax liability on income including potential deductions and credits that will impact state and federal income tax.</p> <p>Evaluate types of taxes (e.g., progressive or regressive) and earned benefits with eligibility criteria (e.g., Social Security, Medicare, or Medicaid).</p> <p>Understand and follow the requirements of filing income taxes.</p>	Partial	Partial	Strong
EE1.b: Types of Compensation	<p>EE1.b.h Assess ways workers are compensated in different industries and sectors (i.e., fringe benefits, wages, pension plan, hourly or salaried).</p>	Partial	Partial	
EE2.a: Post-Secondary Education, Skills, and Training	<p>EE2.a.h Assess how people's willingness and ability to plan for the future affects their decision to increase their education or job training in a dynamic and changing labor market.</p> <p>Compare the employment rates of workers with different skills.</p> <p>Evaluate the return on investment of the preparation requirements for different career pathways.</p>	Partial	Partial	Partial
MM1.a: Budgeting	<p>MM1.a.h Prepare a budget or spending plan that depicts varying sources of income, a planned saving strategy, taxes, and other sources of fixed and variable spending.</p>	Strong	Strong	Partial

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MM1.b: Financial Management	<p>MM1.b.h</p> <p>Compare and contrast different sources of active and passive income, savings, and investment vehicles.</p> <p>Develop and critique short- term and long-term personal financial plans.</p> <p>Evaluate circumstances when an individual may want to grant representation or consult for financial advice with a financial advisor, attorney, tax advisor, or financial planner.</p> <p>Summarize factors to consider when seeking financial advice and services.</p>	<p>Partial</p>	<p>Partial</p>	
MM2.a: Financial Institutions and Service Providers	<p>MM2.a.h</p> <p>Compare financial institutions and service providers (e.g., banks, credit unions, investment and brokerage firms, mortgage brokers, payday lenders, online financial institutions, or loan agencies).</p> <p>Analyze the reasons for regulation and the roles of financial regulators [e.g., Federal Deposit Insurance Corporation (FDIC), National Credit Union Administration (NCUA), Consumer Finance Protection Bureau (CFPB), Federal Reserve, Office of the Comptroller of the Currency (OCC), or Wisconsin Department of Financial Institutions (WDFI), Wisconsin Office of the Commissioner of Insurance (WOCI), Wisconsin Department of Agriculture, Trade, and Consumer Protection (WDATCP)].</p>		<p>Partial</p>	<p>Partial</p>
MM2.b: Payment Types	<p>MM2.b.h</p> <p>Assess the advantages and disadvantages of digital banking (e.g., online banking, bill pay, transfers, or checking account transactions). Summarize the tax and legal implications that require you to maintain personal records of significant financial transactions.</p>		<p>Partial</p>	<p>Partial</p>
SI1.a: Saving Principles	<p>SI1.a.h</p> <p>Demonstrate how to manage savings accounts- both manually and electronically, including reconciliation.</p> <p>Determine the opportunity cost in relation to a saving plan (e.g., inflation or taxes).</p> <p>Compare and contrast the benefits of pay yourself first and living paycheck to paycheck strategies on financial outcomes.</p>	<p>Partial</p>	<p>Partial</p>	<p>Partial</p>

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SI1.b: Savings Types and Features	<p style="text-align: center;">SI1.b.h</p> <p>Compare and contrast characteristics of basic savings options (e.g., savings accounts, money market accounts, or certificates of deposit). Explain the impact of electronic funds transfer (EFT) services on savings accounts.</p>		Partial	
SI1.c: Saving Goal Planning	<p style="text-align: center;">SI1.c.h</p> <p>Determine the best options to achieve specific short- and long-term personal saving goals. Compare and contrast financial services and products to achieve personal saving goals.</p>			Partial
SI1.d: Saving Risk and Reward	<p style="text-align: center;">SI1.d.h</p> <p>Compare and contrast the opportunity cost and reward of basic saving options (e.g., savings accounts, money market accounts, or certificates of deposit). Evaluate the effect of compound interest on savings options.</p>		Partial	Strong
SI1.e: Role of Government in Saving	<p style="text-align: center;">SI1.e.h</p> <p>Explain the role that government agencies play in protecting deposits (e.g., Federal Deposit Insurance Corporation (FDIC), National Credit Union Administration (NCUA)).</p>		Partial	Partial
SI2.a: Investing Principles	<p style="text-align: center;">SI2.a.h</p> <p>Explain the role of revenue generating assets in building net worth (e.g., real estate or entrepreneurship). Evaluate the effect of compounding earned interest on investments. Compute time value of money (TVM) principles (e.g., compound interest or Rule of 72). Evaluate the reliability and trustworthiness of digital investment banking.</p>			Partial
SI2.c: Investing Goal Planning	<p style="text-align: center;">SI2.c.h</p> <p>Create personal criteria for investment planning. Analyze financial investment services according to personal criteria for investment planning. Assess various means of building net worth. Justify how paying yourself first early and often influences positive progress toward long-term financial planning goals. Evaluate factors that influence financial investment planning (e.g., age, income, liabilities, assets, goals, family size, or risk tolerance). Develop an investment plan to meet individual short- and long-term financial investment goals.</p>	Partial	Partial	Partial

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CD1.a: Benefits of Using Credit	<p style="text-align: center;">CD1.a.e</p> <p>Analyze uses of credit that provide financial and personal benefits. Predict why someone would make a purchase using credit instead of cash.</p>		Partial	Partial
CD1.b: Costs of Using Credit	<p style="text-align: center;">CD1.b.h</p> <p>Assess the total cost of incurring a loan (e.g., various rates of interest, loan origination fee, early payback, or length of term).</p>	Partial	Partial	Partial
CD1.c: Interest and Fees	<p style="text-align: center;">CD1.c.h</p> <p>Evaluate options for payment on credit cards and the consequences of each option.</p> <p style="text-align: center;">Compare different debt payment methods.</p> <p>Calculate the total cost of repaying a loan under various rates of interest and over different time periods.</p>		Partial	Partial
CD2.a: Credit Products and Services	<p style="text-align: center;">CD2.a.h</p> <p>Analyze the impact of using a credit card versus debit card as it relates to money management.</p> <p>Compare various types of student loans, repayment options, and alternatives of paying for post-secondary education or training. Differentiate between adjustable- and fixed-rate debt.</p> <p style="text-align: center;">Analyze the effect of debt on a person's net worth.</p> <p>Calculate the most cost- effective option for paying for transportation.</p>	Partial	Partial	Partial
CD2.c: Consumer Credit Rights and Responsibilities	<p style="text-align: center;">CD2.c.h</p> <p>Explain the rights and responsibilities of buyers and sellers under the Fair Debt Collection Practice Act consumer protection laws.</p> <p>Explain the rights that people have to review and resolve credit score discrepancies under the Fair Credit Reporting Act.</p> <p>Compile examples of permissible uses of credit reports other than granting credit.</p> <p>Compose information on the primary organizations that maintain and provide consumer credit records.</p> <p style="text-align: center;">Analyze factors affecting a credit score and creditworthiness.</p>		Partial	Partial
RMI1.b: Consequences of Financial Risk	<p style="text-align: center;">RMI1.b.h</p> <p>Evaluate examples of personal financial decisions that prevent consumers from acquiring necessary goods and services (e.g., ability to acquire with cash or credit based upon credit score).</p>		Partial	Partial