

<b>GRADES 6 – 8</b>	
<b>STANDARD 1: MAKE INFORMED, FINANCIALLY RESPONSIBLE DECISIONS</b>	
<b>Students will apply financial literacy reasoning in order to make informed, financially responsible decision.</b>	
<b>1.8.A Analyze the financial choices that people make based on available resources, wants, and needs for goods and services.</b>	
<b>1.8.A.1</b> Predict the consequences of making financial decisions.	FFFL lesson 3, 2 with closure lesson: <a href="http://www.econedlink.org/teacher-lesson/1278/Meeting-Financial-Goals">http://www.econedlink.org/teacher-lesson/1278/Meeting-Financial-Goals</a> Video: Saving for a Large Purchase <a href="https://www.bettermoneyhabits.com/saving-budgeting/saving-for-future/large-purchase.html">https://www.bettermoneyhabits.com/saving-budgeting/saving-for-future/large-purchase.html</a> Gen I Revolution: <a href="http://www.genirevolution.org">www.genirevolution.org</a> Missions 1 & 6 Money Confident Kids – Smart Money Choices: Spending Now – Download the students’ and teacher’s materials <a href="http://www.scholastic.com/MCK/pdf/T.Rowe_2016_Teacher%20Edition.pdf">http://www.scholastic.com/MCK/pdf/T.Rowe_2016_Teacher%20Edition.pdf</a> Star Banks Adventure <a href="http://corporate.troweprice.com/Money-Confident-Kids/html/starbanksadventure/">http://corporate.troweprice.com/Money-Confident-Kids/html/starbanksadventure/</a>

<p><b>1.8.A.2</b> Describe opportunity cost of financial decisions made by individuals.</p>	<p>FFFL lesson 3, 2, 17  CEE: Better Money Habits Lesson: How Does Your Family Save?  <a href="http://www.econedlink.org/teacher-lesson/1285/How-Does-Your-Family-Save">http://www.econedlink.org/teacher-lesson/1285/How-Does-Your-Family-Save</a>  Video: Easy Ways to Save on Everyday Expenses  <a href="https://www.bettermoneyhabits.com/saving-budgeting/money-management-tips/how-to-save-money-tips.html">https://www.bettermoneyhabits.com/saving-budgeting/money-management-tips/how-to-save-money-tips.html</a>  Gen I Revolution: <a href="http://www.genirevolution.org">www.genirevolution.org</a>  Missions 1, 3, &amp; 6  Star Banks Adventure <a href="http://corporate.troweprice.com/Money-Confident-Kids/html/starbanksadventure/">http://corporate.troweprice.com/Money-Confident-Kids/html/starbanksadventure/</a>  CEE: Better Money Habits Lesson: What Car Should I Buy?  <a href="http://www.econedlink.org/teacher-lesson/1284/What-Car-Should-I-Buy">http://www.econedlink.org/teacher-lesson/1284/What-Car-Should-I-Buy</a>  Video: Comparing the Cost of New and Used Cars  <a href="https://www.bettermoneyhabits.com/car-buying/preparing-to-buy-or-lease/buy-new-used-">https://www.bettermoneyhabits.com/car-buying/preparing-to-buy-or-lease/buy-new-used-</a></p>
<p><b>1.8.A.3</b> Predict the financial outcomes in an applied decision-making process.</p>	<p>FFFL lesson 2, 17  CEE: Better Money Habits Lesson: How Does Your Family Save?  <a href="http://www.econedlink.org/teacher-lesson/1285/How-Does-Your-Family-Save">http://www.econedlink.org/teacher-lesson/1285/How-Does-Your-Family-Save</a>  Video: Easy Ways to Save on Everyday Expenses  <a href="https://www.bettermoneyhabits.com/saving-budgeting/money-management-tips/how-to-save-money-tips.html">https://www.bettermoneyhabits.com/saving-budgeting/money-management-tips/how-to-save-money-tips.html</a></p>
<p><b>1.8.A.4</b> Explain the concept of financial obligations, such as promissory notes and contracts.</p>	<p>FFFL lesson 16</p>
<p><b>1.8.A.5</b> Describe the legal and ethical factors involved in making personal financial decisions</p>	<p><a href="http://fefe.arizona.edu">http://fefe.arizona.edu</a>  2.5.1;2.17.1;1.17.4</p>
<p><b>1.8.B Analyze factors that affect personal financial decisions and actions.</b></p>	

<p><b>1.8.B.1</b> Compare factors that affect personal financial decisions and actions.</p>	<p>FFFL lesson 2, 17          CEE: Better Money Habits Lesson: How Does Your Family Save?          Video: Easy Ways to Save on Everyday Expenses  <a href="https://www.bettermoneyhabits.com/saving-budgeting/money-management-tips/how-to-save-money-tips.html">https://www.bettermoneyhabits.com/saving-budgeting/money-management-tips/how-to-save-money-tips.html</a>  <a href="http://www.econedlink.org/teacher-lesson/1285/How-Does-Your-Family-Save">http://www.econedlink.org/teacher-lesson/1285/How-Does-Your-Family-Save</a>          Star Banks Adventure <a href="http://corporate.troweprice.com/Money-Confident-">http://corporate.troweprice.com/Money-Confident-</a></p>
<p><b>1.8.B.2</b> Connect the role of philanthropy, volunteer service, and charities to community development and quality of life.</p>	<p><a href="http://www.econed.org">www.econed.org</a>          Lesson: Helping Others</p>
<p><b>1.8.B.3</b> Examine individual differences in decisions made as a consumer.</p>	<p>FFFL lesson 2, 3</p>
<p><b>1.8.C Integrate and apply financial knowledge, attitudes, and skills.</b></p>	
<p><b>1.8.C.1</b> Develop and apply financial literacy vocabulary.</p>	<p>FFFL lessons 3,2          Continues in each lesson</p>
<p><b>1.8.C.2</b> Develop an informed and responsible action to resolve personal</p>	<p>FFFL lessons 10, 13, 14</p>
<p><b>1.8.C.3</b> Describe methods to achieve personal financial goals.</p>	<p>FFFL lessons 3, 2          Gen I Revolution: <a href="http://www.genirevolution.org">www.genirevolution.org</a>          Mission 1 &amp; 6          Star Banks Adventure <a href="http://corporate.troweprice.com/Money-Confident-Kids/html/starbanksadventure/">http://corporate.troweprice.com/Money-Confident-Kids/html/starbanksadventure/</a>          CEE Better Money Habits Lesson : Meeting Financial Goals          Video: Saving for a Large Purchase <a href="https://www.bettermoneyhabits.com/saving-budgeting/saving-for-future/large-purchase.html">https://www.bettermoneyhabits.com/saving-budgeting/saving-for-future/large-purchase.html</a></p>

<p><b>1.8.C.4</b> Differentiate between responsible and irresponsible financial decisions.</p>	<p>FFFL lesson 16, 17  CEE: Better Money Habits Lesson: What Car Should I Buy?  <a href="http://www.econedlink.org/teacher-lesson/1284/What-Car-Should-I-Buy">http://www.econedlink.org/teacher-lesson/1284/What-Car-Should-I-Buy</a>  Video: Comparing the Cost of New and Used Cars  <a href="https://www.bettermoneyhabits.com/car-buying/preparing-to-buy-or-lease/buy-new-used-car.html">https://www.bettermoneyhabits.com/car-buying/preparing-to-buy-or-lease/buy-new-used-car.html</a>  Star Banks Adventure <a href="http://corporate.troweprice.com/Money-Confident-Kids/html/starbanksadventure/">http://corporate.troweprice.com/Money-Confident-Kids/html/starbanksadventure/</a></p>
<p><b>1.8.D Compare different types of markets</b></p>	
<p><b>1.8.D.1</b> Compare at least three markets that sell similar goods and services and explain how factors, such as cost, material quality and durability affect consumer decisions.</p>	<p>FFFL lessons 17  Practical Money Skills  <a href="https://www.practicalmoneyskills.com/foreducators/lesson_plans/teens.php">https://www.practicalmoneyskills.com/foreducators/lesson_plans/teens.php</a>  Grades 7 &amp; 8 Lesson 11</p>
<p><b>1.8.D.2</b> Identify fees associated with markets that are not face-to-face such as shipping and handling.</p>	<p><a href="http://www.econed.org">www.econed.org</a>  Lesson: Catalog Shopping  Practical Money Skills  <a href="https://www.practicalmoneyskills.com/foreducators/lesson_plans/teens.php">https://www.practicalmoneyskills.com/foreducators/lesson_plans/teens.php</a>  Grades 7 &amp; 8 Lesson 11</p>
<p><b>1.8.E Analyze the economic impacts of government, business, and consumer financial decisions.</b></p>	
<p><b>1.8.E.1</b> Form hypotheses regarding the impact of the global economy on personal</p>	<p><a href="http://www.econedlink.org">www.econedlink.org</a>  How Global is Your Portfolio?</p>
<p><b>1.8.E.2</b> Predict the consequences of personal consumer decisions and actions</p>	<p><a href="http://www.econedlink.org">www.econedlink.org</a>  How Global is Your Portfolio?</p>
<p><b>1.8.E.3</b> Describe the impacts of business, government, and consumer financial</p>	<p>FFFL lesson 1, 9, 12</p>

<b>STANDARD 2: RELATE CAREERS, EDUCATION AND INCOME --</b>	
<i>Students will relate choices regarding their education and career paths to earning potential</i>	
<b>2.8.A Examine the relationships among career choice, education, skills, economic conditions, and income.</b>	
<b>2.8.A.1</b> Describe how education choices, interests, skills, career choices, economic conditions and entrepreneurship affect income.	FFFL lesson 5 Gen I Revolution: <a href="http://www.genirevolution.org">www.genirevolution.org</a> Mission 2 & 3 Virtual Economics Video – Human Capital <a href="http://www.econedlink.org/tool/230/">http://www.econedlink.org/tool/230/</a>
<b>2.8.A.2</b> Describe the unique characteristics of both a job and a career, including entrepreneurship.	FFFL lesson 5 Gen I Revolution: <a href="http://www.genirevolution.org">www.genirevolution.org</a> Mission 2
<b>2.8.A.3</b> Compare the benefits and trade-offs of a variety of careers including personal satisfaction.	FFFL lesson 5 Gen I Revolution: <a href="http://www.genirevolution.org">www.genirevolution.org</a> Missions 2 & 3
<b>2.8.A.4</b> Describe the relationship of personal characteristics to a career choice.	FFFL lesson 5 Gen I Revolution: <a href="http://www.genirevolution.org">www.genirevolution.org</a> Missions 2 & 3
<b>2.8.B Explain sources of income.</b>	
<b>2.8.B.1</b> Identify potential sources of	FFFL lessons 4, 5
<b>2.8.B.2</b> Describe factors affecting income.	FFFL lessons 4, 5, 6 Gen I Revolution: <a href="http://www.genirevolution.org">www.genirevolution.org</a> Mission 2 C\Virtual Economics Video – Human Capital <a href="http://www.econedlink.org/tool/230/">http://www.econedlink.org/tool/230/</a>
<b>2.8.C Analyze the relationship among income, lifestyle, and spending decisions.</b>	
<b>2.8.C.1</b> Examine how income affects choices and spending decisions.	FFFL lesson 9 Star Banks Adventure <a href="http://corporate.troweprice.com/Money-Confident-Kids/html/starbanksadventure/">http://corporate.troweprice.com/Money-Confident-Kids/html/starbanksadventure/</a>

<p><b>2.8.C.2</b> Examine how spending decisions may impact career choices, such as saving for college or getting a job.</p>	<p>FFFL lessons 4,5  Practical Money Skills  <a href="https://www.practicalmoneyskills.com/foreducators/lesson_plans/teens.php">https://www.practicalmoneyskills.com/foreducators/lesson_plans/teens.php</a>  Grades 7 &amp; 8 Lesson 14</p>
<p><b>2.8.D Explain how taxes and employee benefits relate to disposable income.</b></p>	
<p><b>2.8.D.1</b> Describe concepts associated with taxes, employee benefits, and income.</p>	<p>FFFL lesson 9</p>
<p><b>2.8.D.2</b> Identify taxable income and employee benefits.</p>	<p>FFFL lesson 9  Practical Money Skills  <a href="https://www.practicalmoneyskills.com/foreducators/lesson_plans/teens.php">https://www.practicalmoneyskills.com/foreducators/lesson_plans/teens.php</a>  Grades 7 &amp; 8 Lesson 2</p>
<p><b>2.8.D.3</b> Relate employee benefits to income</p>	<p><a href="http://fefe.arizona.edu">http://fefe.arizona.edu</a>  2.13.1 Planet Paycheck  Practical Money Skills  <a href="https://www.practicalmoneyskills.com/foreducators/lesson_plans/teens.php">https://www.practicalmoneyskills.com/foreducators/lesson_plans/teens.php</a>  Grades 7 &amp; 8 Lesson 2</p>
<p><b>STANDARD 3: PLAN AND MANAGE MONEY --</b>  <i>Students will develop skills to plan and manage money effectively by developing financial goals and spending plans</i></p>	
<p><b>3.8.A Demonstrate ability to use money management skills and strategies.</b></p>	
<p><b>3.8.A.1</b> Determine the feasibility of a spending plan based on a set of criteria.</p>	<p>FFFL lesson 10, 7  Gen I Revolution <a href="http://www.genirevolution.org">www.genirevolution.org</a> Mission 4  Virtual Economics Video – Money Management/Budgeting <a href="http://www.econedlink.org/tool/232/">http://www.econedlink.org/tool/232/</a></p>

<p><b>3.8.A.2</b> Prepare a spending plan for various applications, such as personal, family, business, and entrepreneurship.</p>	<p>FFFL lessons 5, 7, 10, 17            CEE: Better Money Habits Lesson: How Does Your Family Save?  <a href="http://www.econedlink.org/teacher-lesson/1285/How-Does-Your-Family-Save">http://www.econedlink.org/teacher-lesson/1285/How-Does-Your-Family-Save</a>            Video: Easy Ways to Save on Everyday Expenses  <a href="https://www.bettermoneyhabits.com/saving-budgeting/money-management-tips/how-to-save-money-tips.html">https://www.bettermoneyhabits.com/saving-budgeting/money-management-tips/how-to-save-money-tips.html</a>            Gen I Revolution <a href="http://www.genirevolution.org">www.genirevolution.org</a> Mission 4</p>
<p><b>3.8.A.3</b> Formulate and compare money management choices that enable individuals to progress toward stated financial goals.</p>	<p>FFFL lessons 7, 10, 15,17, 2 with closure lesson,  <a href="http://www.econedlink.org/teacher-lesson/1278/Meeting-Financial-Goals">http://www.econedlink.org/teacher-lesson/1278/Meeting-Financial-Goals</a>            Video: Saving for a Large Purpose  <a href="https://www.bettermoneyhabits.com/saving-budgeting/saving-for-future/large-purchase.html">https://www.bettermoneyhabits.com/saving-budgeting/saving-for-future/large-purchase.html</a>            CEE: Better Money Habits Lesson: How Does Your Family Save?  <a href="http://www.econedlink.org/teacher-lesson/1285/How-Does-Your-Family-Save">http://www.econedlink.org/teacher-lesson/1285/How-Does-Your-Family-Save</a>            Video: Easy Ways to Save on Everyday Expenses  <a href="https://www.bettermoneyhabits.com/saving-budgeting/money-management-tips/how-to-save-money-tips.html">https://www.bettermoneyhabits.com/saving-budgeting/money-management-tips/how-to-save-money-tips.html</a>            Gen I Revolution <a href="http://www.genirevolution.org">www.genirevolution.org</a> Missions 1 &amp; 4            Star Banks Adventure <a href="http://corporate.troweprice.com/Money-Confident-Kids/html/starbanksadventure/">http://corporate.troweprice.com/Money-Confident-Kids/html/starbanksadventure/</a></p>
<p><b>3.8.B Describe the services of financial institutions.</b></p>	

<p><b>3.8.B.1</b> Explain and select appropriate financial institutions to assist with meeting various personal financial needs and goals.</p>	<p>FFFL lesson 8  CEE: Better Money Habits Lesson: Checking Out Checking Accounts  <a href="http://www.econedlink.org/teacher-lesson/1280/Checking-Out-Checking-Accounts">http://www.econedlink.org/teacher-lesson/1280/Checking-Out-Checking-Accounts</a>  Gen I Revolution <a href="http://www.genirevolution.org">www.genirevolution.org</a> Missions 1 &amp; 7  Financial Services Infographic: <a href="https://www.stlouisfed.org/education_resources/alternative-financial-services/index.html">https://www.stlouisfed.org/education_resources/alternative-financial-services/index.html</a></p>
<p><b>3.8.B.2</b> Describe various financial products or services and an appropriate use of each.</p>	<p>FFFL lesson 10, 12  Gen I Revolution <a href="http://www.genirevolution.org">www.genirevolution.org</a> Missions 1 &amp; 7  Star Banks Adventure <a href="http://corporate.troweprice.com/Money-Confident-Kids/html/starbanksadventure/">http://corporate.troweprice.com/Money-Confident-Kids/html/starbanksadventure/</a>  CEE; Better Money Habits Lesson: Checking Out Checking Accounts  <a href="http://www.econedlink.org/teacher-lesson/1280/Checking-Out-Checking-Accounts">http://www.econedlink.org/teacher-lesson/1280/Checking-Out-Checking-Accounts</a></p>
<p><b>3.8.C Develop financial goals based personal values.</b></p>	
<p><b>3.8.C.1</b> Analyze and discuss the long-range impact of setting personal financial goals.</p>	<p>FFFL lesson 10, 13, 2 with closure lesson:  <a href="http://www.econedlink.org/teacher-lesson/1278/Meeting-Financial-Goals">http://www.econedlink.org/teacher-lesson/1278/Meeting-Financial-Goals</a>  Video: Saving for a Large Purchase  <a href="https://www.bettermoneyhabits.com/saving-budgeting/saving-for-future/large-purchase.html">https://www.bettermoneyhabits.com/saving-budgeting/saving-for-future/large-purchase.html</a>  Star Banks Adventure <a href="http://corporate.troweprice.com/Money-Confident-Kids/html/starbanksadventure/">http://corporate.troweprice.com/Money-Confident-Kids/html/starbanksadventure/</a></p>
<p><b>3.8.C.2</b> Develop a plan to secure funding for a future event.</p>	<p>FFFL lesson 10,13  Financial Services Infographic  <a href="https://www.stlouisfed.org/education_resources/alternative-financial-services/index.html">https://www.stlouisfed.org/education_resources/alternative-financial-services/index.html</a></p>
<p><b>3.8.D Explain the purposes and responsibilities related to taxation.</b></p>	
<p><b>3.8.D.1</b> Explain the purpose of existing forms of taxation at the federal, state, and local levels</p>	<p>FFFL lesson 9</p>

The matrix refers to *Hands on Banking*. The lessons referenced are those that can be accessed using the internet.  
Maryland Council on Economic Education



<b>3.8.D.2</b> Describe how government's tax policies affect individuals, families, and communities.	FFFL lesson 9
<b>3.8.D.3</b> Identify reasons to comply with personal tax obligations and the consequences of not doing so.	FFFL Lesson 9
<b>3.8.D.4</b> Describe ways consumers can influence the use of public funds.	<a href="http://www.econed.org">www.econed.org</a> Lesson: Catalog Shopping
<b>3.8.E Explain that contracts are binding agreements.</b>	
<b>3.8.E.1</b> Explain why contracts are used.	<a href="http://www.econed.org">www.econed.org</a> Lesson: Making a Contract
<b>3.8.E.2</b> Identify conditions that must be met when entering into contracts.	<a href="http://www.econed.org">www.econed.org</a> Lesson: Making a Contract
<b>3.8.E.3</b> Identify factors to consider when entering into a contract, such as interest rates, credit score, reputation and/or references of involved parties.	FFFL lesson 15, 16 CEE: Better Money Habits Lesson: Establishing Credit <a href="http://www.econedlink.org/teacher-lesson/1283/Establishing-Credit">http://www.econedlink.org/teacher-lesson/1283/Establishing-Credit</a> Video: How to Build Credit from Scratch <a href="https://www.bettermoneyhabits.com/credit/ways-to-build-credit/start-building-credit.html">https://www.bettermoneyhabits.com/credit/ways-to-build-credit/start-building-credit.html</a> Video: How Much Impact Do Negative Marks Have on Your Credit Scores?
<b>STANDARD 4: MANAGE CREDIT AND DEBT --</b> <i>Students will develop skills to make informed decisions about incurring debt and maintaining credit worthiness.</i>	
<b>4.8.A Explain how to use debt beneficially.</b>	
<b>4.8.A.1</b> List the purposes of debt.	FFFL Lesson 15 Virtual Economics Video – Credit <a href="http://www.econedlink.org/tool/228/">http://www.econedlink.org/tool/228/</a> Star Banks Adventure <a href="http://corporate.troweprice.com/Money-Confident-Kids/html/starbanksadventure/">http://corporate.troweprice.com/Money-Confident-Kids/html/starbanksadventure/</a>
<b>4.8.A.2</b> Examine how debt can be used to	FFFL Lesson 16
<b>4.8.B Compare the advantages and disadvantages of credit products and services.</b>	

<p><b>4.8.B.1</b> Analyze information about credit products and services.</p>	<p>FFFL Lesson 15  Star Banks Adventure <a href="http://corporate.troweprice.com/Money-Confident-Kids/html/starbanksadventure/">http://corporate.troweprice.com/Money-Confident-Kids/html/starbanksadventure/</a></p>
<p><b>4.8.B.2</b> Explain the difference between short- and long-term loans with regards to interest.</p>	<p>FFFL Lesson 15  Virtual Economics Video – Credit <a href="http://www.econedlink.org/tool/228/">http://www.econedlink.org/tool/228/</a>  Star Banks Adventure <a href="http://corporate.troweprice.com/Money-Confident-Kids/html/starbanksadventure/">http://corporate.troweprice.com/Money-Confident-Kids/html/starbanksadventure/</a></p>
<p><b>4.8.B.3</b> Describe predatory lending practices.</p>	<p>Gen I Revolution <a href="http://www.genirevolution.org">www.genirevolution.org</a> Mission 7  <a href="http://www.ftc.gov">www.ftc.gov</a>  <a href="http://www.oag.state.md.us/consumer">www.oag.state.md.us/consumer</a>  Financial Services Infographic <a href="https://www.stlouisfed.org/education_resources/alternative-financial-services/index.html">https://www.stlouisfed.org/education_resources/alternative-financial-services/index.html</a></p>
<p><b>4.8.C Identify and compare sources of credit.</b></p>	
<p><b>4.8.C.1</b> Explain credit terminology.</p>	<p>FFFL lesson 15  Gen I Revolution <a href="http://www.genirevolution.org">www.genirevolution.org</a> Mission 5  Practical Money Skills  <a href="https://www.practicalmoneyskills.com/foreducators/lesson_plans/teens.php">https://www.practicalmoneyskills.com/foreducators/lesson_plans/teens.php</a>  Grades 7 &amp; 8 Lesson 8  Virtual Economics Video – Credit <a href="http://www.econedlink.org/tool/228/">http://www.econedlink.org/tool/228/</a></p>

<p><b>4.8.C.2</b> List sources of consumer credit.</p>	<p><a href="http://www.handsonbanking.org">www.handsonbanking.org</a>  You and Your Money  Practical Money Skills  <a href="https://www.practicalmoneyskills.com/foreducators/lesson_plans/teens.php">https://www.practicalmoneyskills.com/foreducators/lesson_plans/teens.php</a>  Grades 7 &amp; 8 Lessons 7 &amp; 8  Virtual Economics Video – Credit <a href="http://www.econedlink.org/tool/228/">http://www.econedlink.org/tool/228/</a></p>
<p><b>4.8.C.3</b> Explain the strategies used to manage credit and debt.</p>	<p><a href="http://www.handsonbanking.org">www.handsonbanking.org</a>  Credit and You  FFFL Lesson 15, 16  Gen I Revolution <a href="http://www.genirevolution.org">www.genirevolution.org</a> Mission 5</p>
<p><b>4.8.D Calculate the cost of borrowing</b></p>	
<p>4.8.D.1 Compare and compute application of interest and compound interest.</p>	<p>FFFL Lesson 13  Gen I Revolution <a href="http://www.genirevolution.org">www.genirevolution.org</a> Mission 5</p>
<p>4.8.D.2 Compute the amount of interest paid over time when using credit.</p>	<p>FFFL Lesson 15  Gen I Revolution <a href="http://www.genirevolution.org">www.genirevolution.org</a> Mission 5  Practical Money Skills  <a href="https://www.practicalmoneyskills.com/foreducators/lesson_plans/teens.php">https://www.practicalmoneyskills.com/foreducators/lesson_plans/teens.php</a>  Grades 7 &amp; 8 Lesson 8  Virtual Economics Video – Credit (Use Part 2) <a href="http://www.econedlink.org/tool/228/">http://www.econedlink.org/tool/228/</a></p>
<p>4.8.D.3 Calculate the cost of borrowing for various amount and types of purchases</p>	<p>FFFL Lesson 15</p>
<p><b>4.8.E Identify and evaluate interest rates, fees, and other charges.</b></p>	

<p><b>4.8.E.1</b> Differentiate among a credit and debit cards.</p>	<p>FFFL lesson 15            CEE: Better Money Habits Lesson: Debit vs Credit Cards  <a href="http://www.econedlink.org/teacher-lesson/1282/Debit-Cards-vs-Credit-Cards">http://www.econedlink.org/teacher-lesson/1282/Debit-Cards-vs-Credit-Cards</a>            Video: Debit and Credit: Two Very Different Cards  <a href="https://www.bettermoneyhabits.com/personal-banking/bank-account-information/credit-debit.html">https://www.bettermoneyhabits.com/personal-banking/bank-account-information/credit-debit.html</a></p>
<p><b>4.8.E.2</b> Compare advantages and disadvantages of various payment</p>	<p><a href="http://fefe.arizona.edu">http://fefe.arizona.edu</a>            2.15.1</p>
<p><b>4.8.E.3</b> Describe the purpose of a mortgage.</p>	<p><a href="http://www.practicalmoneyskills.com/foreducators">www.practicalmoneyskills.com/foreducators</a>            Grades 7 &amp; 8 Lesson 5            Gen I Revolution <a href="http://www.genirevolution.org">www.genirevolution.org</a> Mission 4</p>
<p><b>4.8.F Compare credit scores and reports.</b></p>	
<p><b>4.8.F.1</b> Link character, capacity, and capital with creditworthiness.</p>	<p>FFFL Lesson 16            CEE: Better Money Habits Lesson: Establishing Credit  <a href="http://www.econedlink.org/teacher-lesson/1283/Establishing-Credit">http://www.econedlink.org/teacher-lesson/1283/Establishing-Credit</a>            Video: How to Build Credit from Scratch  <a href="https://www.bettermoneyhabits.com/credit/ways-to-build-credit/start-building-credit.html">https://www.bettermoneyhabits.com/credit/ways-to-build-credit/start-building-credit.html</a>            Video: How Much Impact Do Negative Marks Have on Your Credit Scores?  <a href="https://www.bettermoneyhabits.com/credit/keeping-credit-healthy/negative-credit-report.html">https://www.bettermoneyhabits.com/credit/keeping-credit-healthy/negative-credit-report.html</a>            Practical Money Skills  <a href="https://www.practicalmoneyskills.com/foreducators/lesson_plans/teens.php">https://www.practicalmoneyskills.com/foreducators/lesson_plans/teens.php</a>            Grades 7 &amp; 8 Lesson 7</p>

<p><b>4.8.F.2</b> Explain the factors that impact your credit report.</p>	<p>Hands on Banking: Credit and You  FFFL Lesson 16  CEE: Better Money Habits Lesson: Establishing Credit  Video: How to Build Credit from Scratch  <a href="https://www.bettermoneyhabits.com/credit/ways-to-build-credit/start-building-credit.html">https://www.bettermoneyhabits.com/credit/ways-to-build-credit/start-building-credit.html</a>  Video: How Much Impact Do Negative Marks Have on Your Credit Scores?  <a href="https://www.bettermoneyhabits.com/credit/keeping-credit-healthy/negative-credit-report.html">https://www.bettermoneyhabits.com/credit/keeping-credit-healthy/negative-credit-report.html</a>  <a href="http://www.econedlink.org/teacher-lesson/1283/Establishing-Credit">http://www.econedlink.org/teacher-lesson/1283/Establishing-Credit</a>  Practical Money Skills  <a href="https://www.practicalmoneyskills.com/foreducators/lesson_plans/teens.php">https://www.practicalmoneyskills.com/foreducators/lesson_plans/teens.php</a>  Grades 7 &amp; 8 Lessons 7 &amp; 14</p>
<p><b>4.8.F.3</b> Describe a credit report; explain what a credit score is and the factors affecting a credit score.</p>	<p><a href="http://fefe.arizona.edu">http://fefe.arizona.edu</a>  Credit and Consumer Protection  Practical Money Skills  <a href="https://www.practicalmoneyskills.com/foreducators/lesson_plans/teens.php">https://www.practicalmoneyskills.com/foreducators/lesson_plans/teens.php</a>  Grades 7 &amp; 8: Lesson 7  CEE: Better Money Habits Lesson: Establishing Credit  <a href="http://www.econedlink.org/teacher-lesson/1283/Establishing-Credit">http://www.econedlink.org/teacher-lesson/1283/Establishing-Credit</a>  Video: How to Build Credit from Scratch  <a href="https://www.bettermoneyhabits.com/credit/ways-to-build-credit/start-building-credit.html">https://www.bettermoneyhabits.com/credit/ways-to-build-credit/start-building-credit.html</a>  Video: How Much Impact Do Negative Marks Have on Your Credit Scores?  <a href="https://www.bettermoneyhabits.com/credit/keeping-credit-healthy/negative-credit-report.html">https://www.bettermoneyhabits.com/credit/keeping-credit-healthy/negative-credit-report.html</a></p>

<p><b>4.8.F.4</b> Identify ways to prevent or manage credit problems.</p>	<p>FFFL lesson 16            Gen I Revolution <a href="http://www.genirevolution.org">www.genirevolution.org</a> Mission 5            Practical Money Skills  <a href="https://www.practicalmoneyskills.com/foreducators/lesson_plans/teens.php">https://www.practicalmoneyskills.com/foreducators/lesson_plans/teens.php</a>            Grades 7 &amp; 8 Lesson 13</p>
<p><b>4.8.G Explain the consequences of not meeting credit obligations.</b></p>	
<p><b>4.8.G.1</b> Identify the consequences of not meeting credit obligations, such as late fees, acquiring loans, paying higher interest rates, and bankruptcy.</p>	<p><a href="http://www.practicalmoneyskills.com/foreducators">www.practicalmoneyskills.com/foreducators</a>            Lesson 13            Gen I Revolution <a href="http://www.genirevolution.org">www.genirevolution.org</a> Mission 5            Virtual Economics Video – Credit <a href="http://www.econedlink.org/tool/228/">http://www.econedlink.org/tool/228/</a>            Video: How Much Impact Do Negative Marks Have on Your Credit Score?  <a href="https://www.bettermoneyhabits.com/credit/keeping-credit-healthy/negative-credit-report.html">https://www.bettermoneyhabits.com/credit/keeping-credit-healthy/negative-credit-report.html</a></p>
<p><b>STANDARD 5: CREATE AND BUILD WEALTH --</b>  <i>Students will develop skills to make and maintain long-term goals related to saving and investing in order to build financial security and wealth.</i></p>	
<p><b>5.8.A Align appropriate financial services and products to specified goals.</b></p>	
<p><b>5.8.A.1</b> Determine an investment strategy’s time horizon based on a specified goal.</p>	<p>FFFL lesson 10            Gen I Revolution <a href="http://www.genirevolution.org">www.genirevolution.org</a> Mission 6            Star Banks Adventure <a href="http://corporate.troweprice.com/Money-Confident-Kids/html/starbanksadventure/">http://corporate.troweprice.com/Money-Confident-Kids/html/starbanksadventure/</a></p>

<p><b>5.8.A.2</b> Differentiate between various investment options, such as certificates of deposits, stocks, mutual funds, and bonds, and compare their current returns.</p>	<p>FFFL lessons 12, 14, &amp; 11  Gen I Revolution <a href="http://www.genirevolution.org">www.genirevolution.org</a> Mission 1, 8, 9, &amp; 10  The Stock Market Game  <i>What is a Stock?</i>  <a href="http://www.smgww.org/cgi-bin/nshaibin/ntrc_pdfs/U10T20G20Q1200S00A00.pdf?FILE=ntrc_pdfs/U10T20G20Q1200S00A00.pdf">http://www.smgww.org/cgi-bin/nshaibin/ntrc_pdfs/U10T20G20Q1200S00A00.pdf?FILE=ntrc_pdfs/U10T20G20Q1200S00A00.pdf</a>    <i>What is a Mutual Fund?</i>  <a href="http://www.smgww.org/cgi-bin/nshaibin/ntrc_pdfs/U20T20G20Q6800S00A00.pdf?FILE=ntrc_pdfs/U20T20G20Q6800S00A00.pdf">http://www.smgww.org/cgi-bin/nshaibin/ntrc_pdfs/U20T20G20Q6800S00A00.pdf?FILE=ntrc_pdfs/U20T20G20Q6800S00A00.pdf</a>    <i>What is a Bond?</i>  <a href="http://www.smgww.org/cgi-bin/nshaibin/ntrc_pdfs/U20T15G20Q5760S00A00.pdf?FILE=ntrc_pdfs/U20T15G20Q5760S00A00.pdf">http://www.smgww.org/cgi-bin/nshaibin/ntrc_pdfs/U20T15G20Q5760S00A00.pdf?FILE=ntrc_pdfs/U20T15G20Q5760S00A00.pdf</a>  Virtual Economics Video – Financial Markets <a href="http://www.econedlink.org/tool/229/">http://www.econedlink.org/tool/229/</a>  Star Banks Adventure - <a href="http://corporate.troweprice.com/Money-Confident-Kids/html/starbanksadventure/">http://corporate.troweprice.com/Money-Confident-Kids/html/starbanksadventure/</a></p>
<p><b>5.8.A.3</b> Determine the fees of various financial accounts and products.</p>	<p>Gen I Revolution <a href="http://www.genirevolution.org">www.genirevolution.org</a> Missions 8, 9, &amp; 10  <a href="http://fefe.arizona.edu">http://fefe.arizona.edu</a>  2.7.2;2.14.1</p>
<p><b>5.8.B Apply strategies for creating wealth and building assets.</b></p>	
<p><b>5.8.B.1</b> Distinguish between financial practices of the banked and unbanked.</p>	<p><a href="http://www.handsonbanking.org">www.handsonbanking.org</a> Teens  You and Your Money; Checking and Saving  Gen I Revolution <a href="http://www.genirevolution.org">www.genirevolution.org</a> Mission 7</p>
<p><b>5.8.B.2</b> Explain how financial institutions protect consumers’ money.</p>	<p>FFFL lesson 12</p>

<p><b>5.8.B.3</b> Apply the “Rule of 72” to a financial decision.</p>	<p>FFFL lesson 13; <a href="http://www.econed.org">www.econed.org</a> Lesson: Rock Bock and the Savings Shock  Practical Money Skills  <a href="https://www.practicalmoneyskills.com/foreducators/lesson_plans/teens.php">https://www.practicalmoneyskills.com/foreducators/lesson_plans/teens.php</a>  Grades 7 &amp; 8 Lesson 12  Stock Market Game  <i>How Does Money Grow Over Time</i>  <a href="http://www.smgww.org/cgi-bin/nshaibin/ntrc_pdfs/U30T50G20Q3600S00A00.pdf?FILE=ntrc_pdfs/U30T50G20Q3600S00A00.pdf">http://www.smgww.org/cgi-bin/nshaibin/ntrc_pdfs/U30T50G20Q3600S00A00.pdf?FILE=ntrc_pdfs/U30T50G20Q3600S00A00.pdf</a>  Star Banks Adventure - <a href="http://corporate.troweprice.com/Money-Confident-Kids/html/starbanksadventure/">http://corporate.troweprice.com/Money-Confident-Kids/html/starbanksadventure/</a></p>
<p><b>5.8.B.4</b> Apply the principle of “pay yourself first” to realistic scenarios.</p>	<p>Gen I Revolution <a href="http://www.genirevolution.org">www.genirevolution.org</a> Missions 1 &amp; 4  Junior Achievement: Finance Park</p>
<p><b>5.8.B.5</b> Distinguish between income and wealth.</p>	<p>FFFL lesson 13</p>
<p><b>5.8.C Describe the relationships between saving and investing.</b></p>	
<p><b>5.8.C.1</b> Differentiate between income and investment growth.</p>	<p>FFFL lesson 13  Gen I Revolution <a href="http://www.genirevolution.org">www.genirevolution.org</a> Missions 1 &amp; 8  Star Banks Adventure - <a href="http://corporate.troweprice.com/Money-Confident-Kids/html/starbanksadventure/">http://corporate.troweprice.com/Money-Confident-Kids/html/starbanksadventure/</a></p>
<p><b>5.8.C.2</b> Compare reasons for saving and reasons for investing.</p>	<p>FFFL lesson 13  T. Rowe Price: The Great Piggy Bank Adventure:  <a href="http://piggybank.disney.go.com">http://piggybank.disney.go.com</a>  Gen I Revolution <a href="http://www.genirevolution.org">www.genirevolution.org</a> Mission 4 &amp; 6  Practical Money Skills  <a href="https://www.practicalmoneyskills.com/foreducators/lesson_plans/teens.php">https://www.practicalmoneyskills.com/foreducators/lesson_plans/teens.php</a>  Grades 6 &amp; 8 Lesson 12</p>



<p><b>5.8.C.3</b> Identify sources of investment products, such as banks, investment companies, financial planners.</p>	<p><a href="http://www.handsonbanking.org">www.handsonbanking.org</a> Teens You and Your Money FFFL lesson 12, 14</p>
<p><b>5.8.C.4</b> Calculate returns on investments as it relates to <i>time horizons</i>.</p>	<p>FFFL lesson 13 Gen I Revolution <a href="http://www.genirevolution.org">www.genirevolution.org</a> Mission 6 Star Banks Adventure <a href="http://corporate.troweprice.com/Money-Confident-Kids/html/starbanksadventure/">http://corporate.troweprice.com/Money-Confident-Kids/html/starbanksadventure/</a></p>
<p><b>5.8.D Analyze how supply and demand affect stock market price changes.</b></p>	
<p><b>5.8.D.1</b> Explain the concept of supply and demand.</p>	<p>FFFL lessons 5, 11 Gen I Revolution <a href="http://www.genirevolution.org">www.genirevolution.org</a> Mission 12</p>
<p><b>5.8.D.2</b> Explain the economic principle of supply and demand as it relates to the stock market.</p>	<p>FFFL lesson 14 Gen I Revolution <a href="http://www.genirevolution.org">www.genirevolution.org</a> Mission 12</p>
<p><b>5.8.E Apply the decision-making processes to financial decisions related to planning, saving, and investing.</b></p>	
<p><b>5.8.E.1</b> Examine how spending plans are used to realize financial goals.</p>	<p>FFFL lessons 10, 7, 2 with closure lesson: <a href="http://www.econedlink.org/teacher-lesson/1278/Meeting-Financial-Goals">http://www.econedlink.org/teacher-lesson/1278/Meeting-Financial-Goals</a> Video: Saving for a Large Purchase <a href="https://www.bettermoneyhabits.com/saving-budgeting/saving-for-future/large-purchase.html">https://www.bettermoneyhabits.com/saving-budgeting/saving-for-future/large-purchase.html</a> Gen I Revolution <a href="http://www.genirevolution.org">www.genirevolution.org</a> Mission 4 Star Banks Adventure - <a href="http://corporate.troweprice.com/Money-Confident-Kids/html/starbanksadventure/">http://corporate.troweprice.com/Money-Confident-Kids/html/starbanksadventure/</a></p>
<p><b>5.8.E.2</b> Examine how saving strategies differ between a spending plan and an investment plan.</p>	<p>FFFL lesson 10</p>
<p><b>STANDARD 6: MANAGE RISKS AND PRESERVE WEALTH --</b> <i>Students will develop financial planning skills to minimize financial setbacks.</i></p>	

<b>6.8.A Examine strategies that protect income and wealth.</b>	
<b>6.8.A.1</b> Identify circumstances that impact income and wealth.	FFFL lesson 13 Gen I Revolution <a href="http://www.genirevolution.org">www.genirevolution.org</a> Mission 1 Star Banks Adventure - <a href="http://corporate.troweprice.com/Money-Confident-Kids/html/starbanksadventure/">http://corporate.troweprice.com/Money-Confident-Kids/html/starbanksadventure/</a>
<b>6.8.A.2</b> Describe forms of financial risk and risk tolerance.	FFFL lessons 12, 14 Gen I Revolution <a href="http://www.genirevolution.org">www.genirevolution.org</a> Mission 8, 9, 10, 11 & 15 Star Banks Adventure - <a href="http://corporate.troweprice.com/Money-Confident-Kids/html/starbanksadventure/">http://corporate.troweprice.com/Money-Confident-Kids/html/starbanksadventure/</a>
<b>6.8.A.3</b> Recognize forms of protection against financial loss.	FFFL lessons 12, 14 Gen I Revolution <a href="http://www.genirevolution.org">www.genirevolution.org</a> Mission 6
<b>6.8.B Examine the need for and value of various types of insurance (such as health, property, life, disability, and liability) within the life cycle.</b>	
<b>6.8.B.1</b> Describe the need for and value of different types of insurance.	<a href="http://www.econed.org">www.econed.org</a> Lesson: Rock, Brock and the Savings Shock Gen I Revolution <a href="http://www.genirevolution.org">www.genirevolution.org</a> Mission 16 Virtual Economics Video – Insurance - <a href="http://www.econedlink.org/tool/231/">http://www.econedlink.org/tool/231/</a>
<b>6.8.B.2</b> Identify factors to consider when determining the amount of protection needed.	Junior Achievement Finance Park Gen I Revolution <a href="http://www.genirevolution.org">www.genirevolution.org</a> Mission 16 Virtual Economics Video – Insurance - <a href="http://www.econedlink.org/tool/231/">http://www.econedlink.org/tool/231/</a>
<b>6.8.B.3</b> Identify strategies to lower insurance costs.	Junior Achievement Finance Park Gen I Revolution <a href="http://www.genirevolution.org">www.genirevolution.org</a> Mission 16 Virtual Economics Video – Insurance - <a href="http://www.econedlink.org/tool/231/">http://www.econedlink.org/tool/231/</a>

The matrix refers to *Hands on Banking*. The lessons referenced are those that can be accessed using the internet.  
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<p><b>6.8.B.4</b> Describe ways for protecting current and future personal assets against financial loss.</p>	<p>Junior Achievement Finance Park  <a href="http://www.econed.org">www.econed.org</a> Lesson: Rock, Brock and the Savings Shock            Gen I Revolution <a href="http://www.genirevolution.org">www.genirevolution.org</a> Mission 16            Virtual Economics Video – Insurance - <a href="http://www.econedlink.org/tool/231/">http://www.econedlink.org/tool/231/</a></p>
<p><b>6.8.C Investigate the purposes, strategies, and effects of various business practices, including sales techniques.</b></p>	
<p><b>6.8.C.1</b> Compare and contrast advertising for opinion vs. fact.</p>	<p>FFFL lesson 17            Practical Money Skills  <a href="https://www.practicalmoneyskills.com/foreducators/lesson_plans/teens.php">https://www.practicalmoneyskills.com/foreducators/lesson_plans/teens.php</a>            Grades 7 &amp; 8 Lesson 10</p>
<p><b>6.8.C.2</b> Examine business practices that</p>	<p>FFFL lesson 17</p>
<p><b>6.8.C.3</b> Explain the characteristics of a informed consumer.</p>	<p>FFFL lesson 17            Practical Money Skills  <a href="https://www.practicalmoneyskills.com/foreducators/lesson_plans/teens.php">https://www.practicalmoneyskills.com/foreducators/lesson_plans/teens.php</a>            Grades 7 &amp; 8 Lessons 7 &amp; 11</p>
<p><b>6.8.D Differentiate sources of consumer protection and assistance, including public institutions and private organizations (professionals, publications, and internet).</b></p>	
<p><b>6.8.D.1</b> Examine how consumers fall victim to fraud and methods for protection against fraudulent activities.</p>	<p>Practical Money Skills  <a href="https://www.practicalmoneyskills.com/foreducators/lesson_plans/teens.php">https://www.practicalmoneyskills.com/foreducators/lesson_plans/teens.php</a>            Grades 7 &amp; 8 Lessons 8 &amp; 11  <a href="http://www.oag.state.mr.us/consumer">www.oag.state.mr.us/consumer</a>            Consumer Tips</p>
<p><b>6.8.D.2</b> Identify situations that put consumers in financial risk, such sharing account information and co-signing on</p>	<p><a href="http://www.practicalmoneyskills.com/foreducators">www.practicalmoneyskills.com/foreducators</a>            Grades 7 &amp; 8 Lesson 8</p>

<p><b>6.8.D.3</b> Explain the need to keep certain types of information secure and private.</p>	<p>Practical Money Skills  <a href="https://www.practicalmoneyskills.com/foreducators/lesson_plans/teens.php">https://www.practicalmoneyskills.com/foreducators/lesson_plans/teens.php</a>            Grades 7 &amp; 8 Lesson 8  <a href="http://fefe.arizona.edu">http://fefe.arizona.edu</a> 2.5.1</p>
<p><b>6.8.D.4</b> Distinguish between the rights and responsibilities of buyers and sellers under consumer protection laws.</p>	<p>Practical Money Skills  <a href="https://www.practicalmoneyskills.com/foreducators/lesson_plans/teens.php">https://www.practicalmoneyskills.com/foreducators/lesson_plans/teens.php</a>            Grades 7 &amp; 8 Lesson 7  <a href="http://www.oag.state.md.us/consumer">www.oag.state.md.us/consumer</a></p>
<p><b>6.8.D.5</b> List actions to take to dispute a claim</p>	<p>Practical Money Skills  <a href="https://www.practicalmoneyskills.com/foreducators/lesson_plans/teens.php">https://www.practicalmoneyskills.com/foreducators/lesson_plans/teens.php</a>            Grades 7 &amp; 8 Lesson 11  <a href="http://www.oag.state.md.us/consumer">www.oag.state.md.us/consumer</a></p>