

MARYLAND

FAMILY ECONOMICS AND FINANCIAL EDUCATION CURRICULUM INTEGRATION CHART WITH MARYLAND PERSONAL FINANCE COMPETENCIES

This chart contains only Take Charge Lesson Plans, however, additional charts are available for other FEFE curriculum types



	Career Research	Comparing Job Offers	Interest Inventory	Investment in Yourself	Store Brand vs. Name Brand	Wise Shopping Practices	The Impact of Advertising	Identity Theft	Understanding Credit Cards	Understanding Credit Reports	Electronic Banking	Depository Institutions	Online Banking	An Evaluation of Convenience	Renting vs. Owning a Home	Securing a Living Space
	1.1.2	1.1.3	1.1.6	1.1.9	1.2.1	1.2.2	1.2.3	1.3.1	1.4.1	1.4.2	1.7.2	1.7.3	1.7.6	1.8.1	1.9.3	1.9.5
Standard 1: Make Informed, Financially Responsible Decisions																
1.12.A Evaluate the financial choices that are made based on available resources, needs, and wants for goods and services		★			★				★	★				★	★	
1.12.B Evaluate attitudes, assumptions, and patterns of behavior regarding financial decisions and predict how they impact the achievement of financial goals		★							★							
1.12.C Evaluate and apply financial knowledge, attitudes and skills		★						★	★	★	★	★	★		★	
1.12.D Compare different types of markets					★	★										
1.12.E Evaluate the economic impacts of government, business, and consumer financial decisions																
Standard 2: Relate Careers, Education and Income																
2.12.A Evaluate the relationship among education, skills, career choices, economic conditions, and entrepreneurship affect income		★	★	★												
2.12.B Evaluate sources of income	★	★										★			★	
2.12.C Evaluate the relationship among income, spending decisions, and lifestyle	★	★		★					★	★						
2.12.D Determine how taxes, employee benefits, and public programs relate to income	★	★														
Standard 3: Plan and Manage Money																
3.12.A Demonstrate the ability to use money management skills and strategies																
3.12.B Analyze the services of financial institutions											★	★	★		★	★
3.12.C Develop and evaluate financial goals based on personal values																
3.12.D Evaluate the purposes and responsibilities related to taxation																
3.12.E Explain that contracts are binding agreements															★	

Maryland State Curriculum for Personal Financial Literacy Education Grades 9 - 12

MARYLAND

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	Career Research	Comparing Job Offers	Interest Inventory	Investment in Yourself	Store Brand vs. Name Brand	Wise Shopping Practices	The Impact of Advertising	Identity Theft	Understanding Credit Cards	Understanding Credit Reports	Electronic Banking	Depository Institutions	Online Banking	An Evaluation of Convenience	Renting vs. Owning a Home	Securing a Living Space
Standard 4: Manage credit and debt																
4.12.A Evaluate how to use debt beneficially									★	★						
4.12.B Evaluate the advantages and disadvantages of credit products and services									★							
4.12.C Analyze sources of credit									★	★	★	★	★			
4.12.D Calculate the cost of borrowing									★	★			★			
4.12.E Identify and evaluate interest rates, fees, and other credit charges									★	★	★				★	
4.12.F Analyze credit scores and reports									★	★						
4.12.G Evaluate the consequences of not meeting credit obligations									★	★						
Standard 5: Create and Build Wealth																
5.12.A Critique appropriate financial services and products to specified goals													★			
5.12.B Evaluate strategies for creating wealth and building assets											★	★				
5.12.C Explain the relationships between saving and investing												★				
5.12.D Analyze the concepts of supply and demand to stock market price changes																
5.12.E Apply the decision making processes to financial decisions related to planning, saving, and investing																

MARYLAND

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Standard 6: Manage Risks and Preserve Wealth																
6.12.A Evaluate the strategies that protect income and wealth																
6.12.B Justify the need for and value of various types of insurance (such as health, property, life, disability, and liability) within the life cycle																
6.12.C Evaluate the purposes, strategies, and effects of various business practices, including sales techniques						★	★									
6.12.D Critique sources of consumer protection and assistance including public institutions and private organizations (professionals, publications, and internet)								★	★		★		★			

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	Types of Insurance	Life Cycle of Financial Planning	Introduction to Investing	Language of the Stock Market	Understanding Your Paycheck	Choose to Save	Savings Tools	Spending Plans	Automobile Insurance	Researching an Automobile	Shopping for an Automobile Loan	A Collage About Me	Needs Vs. Wants	Setting Financial Goals	Values Auction	Life in... United States
	1.10.1	1.11.2	1.12.1	1.12.2	1.13.1	1.14.1	1.14.2	1.15.2	1.16.1	1.16.2	1.16.3	1.17.1	1.17.2	1.17.3	1.17.4	3.18.4
Standard 1: Make Informed, Financially Responsible Decisions																
1.12.A Evaluate the financial choices that are made based on available resources, needs, and wants for goods and services	★	★				★	★	★		★						★
1.12.B Evaluate attitudes, assumptions, and patterns of behavior regarding financial decisions and predict how they impact the achievement of financial goals						★		★				★	★	★	★	★
1.12.C Evaluate and apply financial knowledge, attitudes and skills	★	★		★	★	★	★	★	★	★	★		★	★		★
1.12.D Compare different types of markets				★			★									
1.12.E Evaluate the economic impacts of government, business, and consumer financial decisions																
Standard 2: Relate Careers, Education and Income																
2.12.A Evaluate the relationship among education, skills, career choices, economic conditions, and entrepreneurship affect income																
2.12.B Evaluate sources of income				★		★	★	★								
2.12.C Evaluate the relationship among income, spending decisions, and lifestyle								★								
2.12.D Determine how taxes, employee benefits, and public programs relate to income	★	★			★			★								★
Standard 3: Plan and Manage Money																
3.12.A Demonstrate the ability to use money management skills and strategies		★			★	★	★	★					★	★		★
3.12.B Analyze the services of financial institutions					★	★	★	★		★	★			★		
3.12.C Develop and evaluate financial goals based on personal values		★				★	★							★		
3.12.D Evaluate the purposes and responsibilities related to taxation					★											
3.12.E Explain that contracts are binding agreements											★					

MARYLAND

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	Types of Insurance	Life Cycle of Financial Planning	Introduction to Investing	Language of the Stock Market	Understanding Your Paycheck	Choose to Save	Savings Tools	Spending Plans	Automobile Insurance	Researching an Automobile	Shopping for an Automobile Loan	A Collage About Me	Needs Vs. Wants	Setting Financial Goals	Values Auction	Life in ... United States
Standard 4: Manage credit and debt																
4.12.A Evaluate how to use debt beneficially											★					
4.12.B Evaluate the advantages and disadvantages of credit products and services																
4.12.C Analyze sources of credit																
4.12.D Calculate the cost of borrowing											★					
4.12.E Identify and evaluate interest rates, fees, and other credit charges																
4.12.F Analyze credit scores and reports																
4.12.G Evaluate the consequences of not meeting credit obligations																
Standard 5: Create and Build Wealth																
5.12.A Critique appropriate financial services and products to specified goals																
5.12.B Evaluate strategies for creating wealth and building assets		★	★											★		
5.12.C Explain the relationships between saving and investing			★			★	★		★	★	★					
5.12.D Analyze the concepts of supply and demand to stock market price changes			★	★												
5.12.E Apply the decision making processes to financial decisions related to planning, saving, and investing			★			★	★	★						★		

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	Types of Insurance	Life Cycle of Financial Planning	Introduction to Investing	Language of the Stock Market	Understanding Your Paycheck	Choose to Save	Savings Tools	Spending Plans	Automobile Insurance	Researching an Automobile	Shopping for an Automobile Loan	A Collage About Me	Needs Vs. Wants	Setting Financial Goals	Values Auction	Life in ... United States
Standard 6: Manage Risks and Preserve Wealth																
6.12.A Evaluate the strategies that protect income and wealth		★					★	★								
6.12.B Justify the need for and value of various types of insurance (such as health, property, life, disability, and liability) within the life cycle	★								★							
6.12.C Evaluate the purposes, strategies, and effects of various business practices, including sales techniques																
6.12.D Critique sources of consumer protection and assistance including public institutions and private organizations (professionals, publications, and internet)				★												