North Carolina CTE

Personal Finance (2015): Grades 9, 10, 11, 12

Adopted 2015

Understand How to Take Charge of Your Financial Well-Being 1.00	**01.** Money in Your Life 1.01
	02. Financial Decisions 1.02
	03. Setting Financial Goals 1.03
Understand the Principles of Managing Your Money 2.00	**01.** Introduction to Depository Institutions 2.01
	02. The Basics of Taxes 2.02
	03. Statement of Financial Position 2.03
	04. Income and Expense Statement 2.04
	05. Spending Plans 2.05
Understand the Principles of Earning 3.00	**01.** Invest in Yourself 3.01
	02. Career Exploration 3.02
	03. Preparing for Higher Education 3.03
	04. Planning for Higher Education 3.04
	05. Paying for Higher Education 3.05
	06. Lifelong Employment 3.06
	07. Getting Paid 3.07
Understand the Principles of Receiving 4.00	**01.** Receiving from Family, Friends, and Non-profits 4.01
	02. Receiving from Government Programs 4.02
Un Pri Investing 5.00	**Choose to Save** 5.01

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	02. Savings Tools 5.02
	03. The Fundamentals of Investing 5.03
Understand the Principles of Spending (includes protecting and borrowing) 6.00	**01.** Credit Reports and Scores 6.01
	02. Credit Basics 6.02
	03. Understanding Credit Cards 6.03
	04. Protecting Yourself from Fraud: Identity Theft 6.04
	05. Types of Insurance 6.05
	06. Smart Consumer Spending 6.06
	07. Major Expenditures: Housing, Transportation and Food 6.07
Understand the Principles of Giving 7.00	**01.** Give to Others 7.01
	02. Estate Planning 7.02