

Grades 11, 12

Adopted 2011

Analyze elements that affect personal income.

1. Explain controllable factors involved in personal finance. [PF.1.1](#)
2. Analyze factors that affect take home pay. [PF.1.2](#)

Implement the processes involved in managing personal finances.

1. Execute a rational decision-making process considering alternatives and consequences. [PF.2.1](#)
2. Differentiate between various money management tools. [PF.2.2](#)
3. Generate a system to organize finances and maintain records. [PF.2.3](#)

Use an informed decision-making process to manage credit and debt.

1. Differentiate the sources, costs and benefits of using consumer credit. [PF.3.1](#)
2. Explain the positive and negative consequences of using credit. [PF.3.2](#)

Evaluate savings and investment options to meet short- and long-term goals.

1. Explain how saving contributes to financial security. [PF.4.1](#)
2. Explain how investing builds wealth and helps meet financial goals. [PF.4.2](#)

Use appropriate and cost-effective risk management strategies.

1. Critique how risk management protects against financial loss. [PF.5.1](#)
2. Check how state and federal laws and regulations protect consumers. [PF.5.2](#)