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 EDTL 7100 Spring 2012

**State Standards**

**Social Studies -- Economics and Financial Literacy**

***Economic Decision Making and Skills***

2. Reading financial reports (bank statements, stock market reports, mutual fund statements) enables individuals to make and analyze decisions about personal finances.

***Fundamentals of Economics***

3. People cannot have all the goods and services they want and, as a result, must choose some things and give up others.

***Working and Earning***

11. Income is determined by many factors including individual skills and abilities, work ethic and market conditions.

12. Employee earning statements include information about gross wages, benefits, taxes and other deductions

***Financial Responsibility and Money Management***

13. Financial decision-making involves considering alternatives by examining costs and benefits.

14. A personal financial plan includes financial goals and a budget, including spending on goods and services, savings and investments, insurance and philanthropy.

15. Different payment methods have advantages and disadvantages

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***Savings and Investing***

16. Saving and investing help to build wealth.

17. Savings can serve as a buffer against economic hardship.

18. Different costs and benefits are associated with saving and investing alternatives.

19. Banks, brokerages and insurance companies provide access to investments such as certificates of deposit, stocks, bonds and mutual funds.

***Credit and Debt***

20. There are costs and benefits associated with various sources of credit available from different types of financial institutions.

21. Credit and debt can be managed to maintain credit worthiness.

22. Consumer protection laws provide financial safeguards.

**Math Standards**

**Quantities**

**Reason quantitatively and use units to solve problems.**

1. Use units as a way to understand problems and to guide the solution of multi-step problems; choose and interpret units consistently in formulas; choose and interpret the scale and the origin in graphs and data displays.

2. Define appropriate quantities for the purpose of descriptive modeling.

3. Choose a level of accuracy appropriate to limitations on measurement when reporting quantities.

**English Language Arts Standards**

**Conventions of Standard English**

1. Demonstrate command of the conventions of standard English grammar and usage when writing or speaking.

a. Use parallel structure.\*

b. Use various types of phrases (noun, verb, adjectival, adverbial, participial, prepositional, and absolute) and clauses (independent, dependent; noun, relative, adverbial) to convey specific meanings and add variety and interest to writing or presentations.

2. Demonstrate command of the conventions of standard English capitalization, punctuation, and spelling when writing.

a. Use a semicolon (and perhaps a conjunctive adverb) to link two or more closely related independent clauses.

b. Use a colon to introduce a list or quotation.

c. Spell correctly.