

<p><b>SS.K.11.</b></p> <p><b>Content Anchor Standard: Analyze Credit and Debt Levels</b></p> <p>Explain the difference between buying and borrowing. (21st century skills)</p>	<p><b>SS.K.12.</b></p> <p><b>Content Anchor Standard: Create a Saving and Spending Plan</b></p> <p>Distinguish between appropriate spending choices. (21st century skills)</p>	<p><b>SS.1.13.</b></p> <p><b>Content Anchor Standard: Develop Financial and Career Goals</b></p> <p>Explain why people have different jobs in the community. (21st century skills)</p>
<p><b>SS.1.14.</b></p> <p><b>Content Anchor Standard: Analyze Credit and Debt Levels</b></p> <p>Explain why something borrowed must be returned. (21st century skills)</p>	<p><b>SS.1.15.</b></p> <p><b>Content Anchor Standard: Evaluate Savings and Long Term Investments</b></p> <p>Describe the role of financial institutions in the community in order to save and invest. (21st century skills)</p>	<p><b>SS.2.14.</b></p> <p><b>Content Anchor Standard: Develop Financial and Career Goals</b></p> <p>Explain how different careers take different levels of education. (21st century skills)</p>

<p><b>SS.2.15.</b></p> <p><b>Content Anchor Standard: Create a Saving and Spending Plan</b></p> <p>Evaluate choices and consequences for spending and saving. (21st century skills)</p>	<p><b>SS.3.16.</b></p> <p><b>Content Anchor Standard: Develop Financial and Career Goals</b></p> <p>Describe how people take risks to improve their family income through education, career changes and moving to new places.</p>	<p><b>SS.3.17.</b></p> <p><b>Content Anchor Standard: Create a Saving and Spending Plan</b></p> <p>Explain an individual's responsibility for credit and debt. (21st century skills)</p>
<p><b>SS.3.18.</b></p> <p><b>Content Anchor Standard: Evaluate Savings and Long Term Investments</b></p> <p>Determine the importance of saving/investing in relation to future needs. (21st century skills)</p>	<p><b>SS.4.15.</b></p> <p><b>Content Anchor Standard: Create a Saving and Spending Plan</b></p> <p>Identify factors that can influence people's different spending and saving choices. (21st century skills)</p>	<p><b>SS.4.16.</b></p> <p><b>Content Anchor Standard: Measure Risk Management Tools</b></p> <p>Determine the consequences of sharing personal information with others. (21st century skills)</p>

<p><b>SS.5.16.</b></p> <p><b>Content Anchor Standard: Create a Saving and Spending Plan</b></p> <p>Demonstrate ways to monitor how money is spent and saved. (21st century skills)</p>	<p><b>SS.5.17.</b></p> <p><b>Content Anchor Standard: Measure Risk Management Tools</b></p> <p>Give examples of financial risks that individuals and households face. (21st century skills)</p>	<p><b>SS.5.18.</b></p> <p><b>Content Anchor Standard: Measure Risk Management Tools</b></p> <p>Investigate ways that personal information is fraudulently obtained. (21st century skills)</p>
<p><b>SS.6.24.</b></p> <p><b>Content Anchor Standard: Develop Financial and Career Goals</b></p> <p>Explain how personal financial decisions are influenced by an individual's interpretation of needs and wants. (21st century skills)</p>	<p><b>SS.6.25.</b></p> <p><b>Content Anchor Standard: Create a Saving and Spending Plan</b></p> <p>Demonstrate how to allocate income for spending, saving and giving. (21st century skills)</p>	<p><b>SS.6.26.</b></p> <p><b>Content Anchor Standard: Analyze Credit and Debt Levels</b></p> <p>Explain how debit cards differ from credit cards, gift cards, and savings accounts. (21st century skills)</p>

<p><b>SS.6.27.</b></p> <p><b>Content Anchor Standard: Evaluate Savings and Long Term Investments</b></p> <p>Identify the advantages and disadvantages of various savings tools. (21st century skills)</p>	<p><b>SS.6.28.</b></p> <p><b>Content Anchor Standard: Measure Risk Management Tools</b></p> <p>Describe how to protect one’s identity from common threats. (21st century skills)</p>	<p><b>SS.7.28.</b></p> <p><b>Content Anchor Standard: Develop Financial and Career Goals</b></p> <p>Predict the relationship between financial goals and achievements. (21st century skills)</p>
<p><b>SS.7.29.</b></p> <p><b>Content Anchor Standard: Create a Saving and Spending Plan</b></p> <p>Analyze how external factors, such as marketing and advertising techniques, might influence spending decisions. (21st century skills)</p>	<p><b>SS.7.30.</b></p> <p><b>Content Anchor Standard: Analyze Credit and Debt Levels</b></p> <p>Identify factors that can influence people’s different spending and saving choices. (21st century skills)</p>	<p><b>SS.7.31.</b></p> <p><b>Content Anchor Standard: Evaluate Savings and Long Term Investments</b></p> <p>Explain how an investment differs from a savings account in potential risks and returns. (21st century skills)</p>

<p><b>SS.8.26.</b></p> <p><b>Content Anchor Standard: Create a Saving and Spending Plan</b></p> <p>Discuss the components of a personal spending plan, including income, planned saving and expenses. (21st century skills)</p>	<p><b>SS.8.27.</b></p> <p><b>Content Anchor Standard: Analyze Credit and Debt Levels</b></p> <p>Calculate the cost of borrowing money for different types of goods. (21st century skills)</p>	<p><b>SS.8.28.</b></p> <p><b>Content Anchor Standard: Evaluate Savings and Long Term Investments</b></p> <p>Explain how investing may build wealth and help meet financial goals. (21st century skills)</p>
<p><b>SS.8.29.</b></p> <p><b>Content Anchor Standard: Measure Risk Management Tools</b></p> <p>Identify ways insurance may minimize personal financial risk. (21st century skills)</p>	<p><b>SS-FL.9-12.13.</b></p> <p><b>Content Anchor Standard: Develop Financial and Career Goals</b></p> <p>Develop short- and long-term financial goals. (21st century skills)</p>	<p><b>SS-FL.9-12.14.</b></p> <p><b>Content Anchor Standard: Develop Financial and Career Goals</b></p> <p>Evaluate entrepreneurship, career choices and the effect on the standard of living. (21st century skills)</p>

<p><b>SS-FL.9-12.15.</b></p> <p><b>Content Anchor Standard: Create a Saving and Spending Plan</b></p> <p>Evaluate the effect of taxes and other factors on income. (21st century skills)</p>	<p><b>SS-FL.9-12.16.</b></p> <p><b>Content Anchor Standard: Create a Saving and Spending Plan</b></p> <p>Develop a saving and spending, using a financial recordkeeping tool. (21st century skills)</p>	<p><b>SS-FL.9-12.17.</b></p> <p><b>Content Anchor Standard: Create a Saving and Spending Plan</b></p> <p>Apply consumer skills to spending and spending decisions. (21st century skills)</p>
<p><b>SS-FL.9-12.18.</b></p> <p><b>Content Anchor Standard: Analyze Credit and Debt Levels</b></p> <p>Analyze cost and benefits of different types of credit and debt. (21st century skills)</p>	<p><b>SS-FL.9-12.19.</b></p> <p><b>Content Anchor Standard: Analyze Credit and Debt Levels</b></p> <p>Summarize a borrower's rights and responsibilities. (21st century skills)</p>	<p><b>SS-FL.9-12.20.</b></p> <p><b>Content Anchor Standard: Analyze Credit and Debt Levels</b></p> <p>Investigate strategies to avoid and manage debt effectively. (21st century skills)</p>

<p><b>SS-FL.9-12.21.</b></p> <p><b>Content Anchor Standard: Evaluate Savings and Long Term Investments</b></p> <p>Evaluate short-term savings tools. (21st century skills)</p>	<p><b>SS-FL.9-12.22.</b></p> <p><b>Content Anchor Standard: Evaluate Savings and Long Term Investments</b></p> <p>Apply investment tools to meet financial goals. (21st century skills)</p>	<p><b>SS-FL.9-12.23.</b></p> <p><b>Content Anchor Standard: Measure Risk Management Tools</b></p> <p>Justify reasons to use various forms of insurance. (21st century skills)</p>
<p><b>SS-FL.9-12.24.</b></p> <p><b>Content Anchor Standard: Measure Risk Management Tools</b></p> <p>Establish strategies for protection of personal identity and other forms of fraud. (21st century skills)</p>		