

Pennsylvania Academic Standards for Family and Consumer Sciences
Curriculum: *Financial Champions*

Lesson	Academic Standards	Grade Level	Activities
<p>I Really Need That (book 1)</p>	<p>11.1.6.A. Justify the decision to use or not use resources based on scarcity.</p>	<p style="text-align: center;">6</p>	<p>Classify ‘needs’ and ‘wants.’ Understand that personal values may determine a family’s needs and that ‘needs’ and ‘wants’ are often individualized. Identify the differences between name brands and generic brands.</p>
<p>Show Me the Money (book 1)</p>	<p>11.1.6.B. Know the relationship of the components of a simple spending plan and how that relationship allows for managing income, expenses, and savings.</p>	<p style="text-align: center;">6</p>	<p>Define income and expenses. Identify different types of expenses. Construct a spending plan and create a money journal.</p>
<p>Taking Care of Your Money (book 2)</p>	<p>11.1.6.B. Know the relationship of the components of a simple spending plan and how that relationship allows for managing income, expenses, and savings.</p>	<p style="text-align: center;">6</p>	<p>Identify several different ways to handle money and the advantages and disadvantages of each.</p>
<p>Turning Cents into Dollars (book 2)</p>	<p>11.1.9.B. Explain the responsibilities associated with managing personal finances.</p>	<p style="text-align: center;">9</p>	<p>Learn how to earn interest on saved money. Understand how interest is determined and calculate how much interest different types of savings earn.</p>

<p>Charging Up (book 2)</p>	<p>11.1.6.B. Know the relationship of the components of a simple spending plan and how that relationship allows for managing income, expenses, and savings.</p> <p>11.1.9.B. Explain the responsibilities associated with managing personal finances.</p>	<p>6</p> <p>9</p>	<p>Understand that credit is necessary and identify the advantages and disadvantages of using credit. Weigh the option of using credit in various situations. Learn how to determine the end-cost of an item bought with credit.</p>
<p>Check it Out (book 2)</p>	<p>11.1.9.B. Explain the responsibilities associated with managing personal finances.</p>	<p>9</p>	<p>Identify a check, check register, and deposit slip and practice filling out each one. Learn how to balance your checkbook and compare with bank statements.</p>
<p>Shop ‘til You Drop (book 2)</p>	<p>11.1.6.D. Analyze information in care instructions, safety precautions and the use of consumable goods as a demonstration of understanding of consumer rights and responsibilities.</p>	<p>6</p>	<p>Identify different ways and places to shop. Practice comparison-shopping and choose which store meets individual specific needs.</p>