

Topic	Lesson	Objective1	Objective2	Objective3	Objective4
<b>Money Management</b>					
	Financial Priorities and Goals	Describe how to establish financial goals and priorities.			
	Using a Budget	Develop a budget for managing income and expenses.			
	A Savings Plan	Describe the role of a savings and an insurance program in financial planning.			
<b>Using Financial Institutions</b>					
	Choosing a Financial Institution	Identify different types of financial services and select those that meet personal needs.			
	Other Services Of Financial Institutions	Identify different types of financial services and select those that meet personal needs.			
	Using Bank Accounts	Apply strategies for selecting and using bank accounts.			
<b>Credit</b>					
	Understanding Consumer Credit	Identify the different types of consumer credit.	Explain the advantages and disadvantages of using credit.	Describe how to establish a sound credit rating.	Define the key terms in credit contracts and agreements.
	Managing Personal Credit	Outline the steps involved in managing credit power.	Compare credit terms and charges.		
	Shopping For a Credit Card	Compare the cost and features of different credit cards.			
	Credit Problems	Identify steps to take in resolving credit problems.			

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	Consumer Credit Legislation	Summarize the laws that govern the use of credit.			
<b>Investments and Life Insurance</b>					
	Investment Goals and Strategies	Explain the role of investment, life insurance, and overall financial planning.			
	Investment Choices - Stocks and Bonds	Identify the various types of investment choices.	Read and understand investment listings in financial papers.		
	Investment Choices - Real Estate, Mutual Funds, and Other Options	Identify the various types of investment choices.	Read and understand investment listings in financial papers.	Explain the role of real estate in an investment plan.	
	Personal Retirement Accounts	Describe two main types of personal retirement accounts.			
	Buying Life Insurance	Distinguish between the various types of life insurance.	Select appropriate life insurance coverage for different stages of the life cycle.	Access investment and life insurance online.	
<b>You, the Consumer</b>					
	Consumer Rights and Responsibilities	Identify the rights and responsibilities of consumers.			
	Consumer Protection by Government	Identify ways the government serves and protects consumers.			
	Consumer Self-Defense	Identify ways to file and resolve a complaint.			
	The Informed Consumer	Identify reliable sources of consumer information.			
	Protecting Your Privacy	Discover ways to protect your privacy.			

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<b>Advertising</b>					
	The Role of Advertising	Compare the benefits and drawbacks of advertising.			
	Types of Ads	Describe various types of advertisements.			
	Persuasive Techniques	Give examples of persuasive advertising techniques.			
	Evaluating Ads	Evaluate advertising message.	Describe deceptive advertising practices.		
<b>Shopping Skills</b>					
	Planning Purchases	Identify the benefits of planning and researching purchases.			
	Shopping Options	Compare various shopping options.	Give guidelines for shopping at home.		
	Finding Good Buys	Explain strategies for evaluating quality and finding good buys.			
	Shopping for Services	Describe steps to take when shopping for a service.			
	Having Fun	Manage money and time in pursuing fun and leisure-time activities.			
<b>Shopping for Clothes</b>					
	Managing Clothing Costs	Describe strategies for finding clothes at reasonable prices.	Calculate the cost of a garment per wear.		
	Classics and Fads	Distinguish between clothing fads and classics.			
	Evaluating Your Selection	Evaluate clothes for fit and quality.			

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	Shopping Responsibly	Give guidelines for shopping responsibly.			
<b>The Grocery Cart</b>					
	Planning Nutritious Meals and Snacks	Identify nutritional needs and the best food sources of essential nutrients.	Plan nutritious, appetizing meals and snacks.		
	Before You Shop for Food	Establish a food budget based on individual needs and resources.			
	When You Shop	Evaluate food stores to determine where to shop for the best prices, selection, and quality.	Explain the use of food labels, unit pricing, open dating, and government grading.		
	Buying Specific Foods	Apply guidelines for buying specific foods.			
	After You Shop	Store different foods properly to maintain quality, flavor, nutritive value, and to ensure safety.			
	Eating Out	List guidelines for choosing and eating at restaurants.			
<b>Your Health</b>					
	Staying Healthy	Select qualified health care professionals and evaluate the quality of care provided in health care facilities.			
	Health Care Delivery Systems	Evaluate the health care delivery services available to you.	Explain the two types of government-funded health insurance programs: Medicare and Medicaid.	Outline the different types of private health insurance coverage.	

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	Emergency Health Care	Identify ways to prepare for emergency health care situations.			
<b>Where You Live</b>					
	Types of Housing	Evaluate different types of housing.	Explain the steps to follow when looking for housing.		
	Budgeting for Housing	Identify ways to budget for renting or owning a home.			
	Housing Location	List key factors to consider when choosing a housing location.			
	Renting a Home	Describe and compare the responsibilities involved in renting a home versus buying a home.			
	Buying a Home				
	Home Mortgages	Compare and shop for home financing terms.			
	Moving Your Possessions	Review guidelines for moving your possessions from one location to another.			
<b>Getting from Here to There</b>					
	Transportation Choices	Explain the advantages and disadvantages of different forms of transportation.			
	Buying or Leasing a Car	Compare the pros and cons of buying versus leasing a car.	Compare the pro and cons of buying a used car versus a new car.	Evaluate car makes and models, features and options, dealers, and warranties.	Identify and use reliable car Web sites.
	Financing a Car	Compare finance charges and other credit terms of auto loans.			

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	Car Owner Responsibilities	Describe the responsibilities of car ownership.	Select auto insurance coverage to meet individual needs.		
	Two-Wheelers	List factors to consider when choosing a bicycle, moped, or motorcycle.			