

Economic/Personal Finance Concepts**Grade:** Ninth**Publication:** Financial Fitness for Life 9-12

Lesson	Title	Economic/Personal Finance Concepts K-12 Curriculum	Social Studies Framework MS Studies/Geography	Math Framework Pre-Algebra/Algebra	Language Framework
1	How to Really Be a Millionaire	10. Income Distribution	4/7 (social studies tools)		2, 3, 4
2	The Economic Way of Thinking	1. Scarcity/Choice 2. Opportunity Cost/Trade-Offs 5. Economic Institutions/Incentives 10. Income Distribution 17. Monetary Policy	4/7		2, 3, 4
3	Decision Making	1. Scarcity/Choice 2. Opportunity Cost/Trade-Offs	4/7		2, 3, 4
4	Job Application Process	10. Income Distribution	4/7		2, 3, 4
5	Making Your Own Job	5. Economic Institutions/Incentives	4/7		2, 3, 4
6	Why Some Jobs Pay More Than Others	2. Opportunity Cost/Trade-Offs 7. Markets/Prices 10. Income Distribution	4/7	1, 4	2, 3, 4
7	Uncle Sam Takes a Bite	12. The Role of Government	4/7	1, 4	2, 3, 4
8	What's the Cost of Spending and Saving?	1. Scarcity/Choice 2. Opportunity Cost/Trade-Offs	4/7	1, 4	2, 3, 4
9	There Is No Free Lunch in Investing	1. Scarcity/Choice 2. Opportunity Cost/Trade-Offs	4/7	1, 4	2, 3, 4
10	Investment Bingo	5. Economic Institutions	4/7		2, 3, 4
11	What is Credit?	5. Economic Institutions 17. Monetary Policy	4/7		2, 3, 4

Economic/Personal Finance Concepts**Grade:** Ninth**Publication:** Financial Fitness for Life 9-12

12	Making Credit Choices	1. Scarcity/Choice 2. Opportunity Cost/Trade-Offs	4/7		2, 3, 4
13	Applying for Credit	2. Opportunity Cost/Trade-Offs 5. Economic Institutions	4/7		2, 3, 4
14	All About Interest	17. Monetary Policy	4/7	1, 4	2, 3, 4
15	Shopping for a Credit Card	2. Opportunity Cost/Trade-Offs	4/7	1, 4	2, 3, 4
16	Shopping for a Mortgage	2. Opportunity Cost/Trade-Offs	4/7	1, 4	2, 3, 4
17	Shopping for an Auto Loan	2. Opportunity Cost/Trade-Offs	4/7		2, 3, 4
18	Consumer Credit Protection	5. Economic Institutions 12. The Role of Government	4/7		2, 3, 4
19	Scams and Schemes	5. Economic Institutions	4/7		2, 3, 4
20	Managing Your Money	1. Scarcity/Choice 2. Opportunity Cost/Trade-Offs	4/7		2, 3, 4
21	Banking Basics	5. Economic Institutions	4/7	4	2, 3, 4
22	Managing Risk: The Good News About Insurance	2. Opportunity Cost/Trade-Offs	4/7		2, 3, 4