

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

<b>Lesson</b>	<b>Title</b>	<b>Economic/Personal Finance Concepts K-12 Curriculum</b>	<b>Social Studies Framework</b> Economics/American Government	<b>Math Framework</b> Advanced Algebra/Trig./Pre-Cal.	<b>Language Framework</b>
1	How to Really Be a Millionaire	10. Income Distribution	E: 1, 2, 3, 6		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	E: 1, 2, 3, 6		4
3	Decision Making	1. Scarcity/Choice 2. Opportunity Cost/Trade-Offs	E: 1, 2, 3, 6		4
4	Job Application Process	10. Income Distribution	E: 1, 2, 3, 6		4
5	Making Your Own Job	5. Economic Institutions/Incentives	E: 1, 2, 3, 6		4
6	Why Some Jobs Pay More Than Others	2. Opportunity Cost/Trade-Offs 7. Markets/Prices 10. Income Distribution	E: 1, 2, 3, 6		4
7	Uncle Same Takes a Bite	12. The Role of Government	E: 1, 2, 3, 6 G: 4, 5, 6		4
8	What's the Cost of Spending and Saving?	1. Scarcity/Choice 2. Opportunity Cost/Trade-Offs	E: 1, 2, 3, 6		4
9	There Is No Free Lunch in Investing	1. Scarcity/Choice 2. Opportunity Cost/Trade-Offs	E: 1, 2, 3, 6		4
10	Investment Bingo	5. Economic Institutions	E: 1, 2, 3, 6		4
11	What is Credit?	5. Economic Institutions	E: 1, 2, 3, 6		4

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		17. Monetary Policy			
12	Making Credit Choices	1. Scarcity/Choice 2. Opportunity Cost/Trade-Offs	E: 1, 2, 3, 6		4
13	Applying for Credit	2. Opportunity Cost/Trade-Offs 5. Economic Institutions	E: 1, 2, 3, 6		4
14	All About Interest	17. Monetary Policy	E: 1, 2, 3, 6		4
15	Shopping for a Credit Card	2. Opportunity Cost/Trade-Offs	E: 1, 2, 3, 6		4
16	Shopping for a Mortgage	2. Opportunity Cost/Trade-Offs	E: 1, 2, 3, 6		4
17	Shopping for an Auto Loan	2. Opportunity Cost/Trade-Offs	E: 1, 2, 3, 6		4
18	Consumer Credit Protection	5. Economic Institutions 12. The Role of Government	E: 1, 2, 3, 6 G: 4, 5, 6		4
19	Scams and Schemes	5. Economic Institutions	E: 1, 2, 3, 6 G: 4, 5, 6		4
20	Managing Your Money	1. Scarcity/Choice 2. Opportunity Cost/Trade-Offs	E: 1, 2, 3, 6		4
21	Banking Basics	5. Economic Institutions	E: 1, 2, 3, 6		4
22	Managing Risk: The Good News About Insurance	2. Opportunity Cost/Trade-Offs	E: 1, 2, 3, 6		4