

Money Experience Alignment with Oregon Core Curriculum Content Standards - High School

Oregon Core Curriculum Standards	Money Experience Alignment	Details
<p>HS. 36. Identify Sources of Credit and the advantages/disadvantages of using them and explain the significance of developing a positive credit rating and describe the advantages it can provide, the inherent cost of maintaining a credit card balance, and the risk of accumulating too much debt, identifying "good debt" versus "bad debt."</p>	<p><i>Lesson 2 - Loans, etc.</i></p>	<p>In lesson 2, Money experience focuses on the concepts of loans and debt. The instructor will expand on these through the curriculum to explain the difference between good versus bad debt, how to build credit and how to get and keep an excellent credit score</p>
<p>HS.37. Explain and analyze the kinds and costs of insurance</p>	<p><i>Lesson 5 - Family Matters /Kids are Expensive</i> <i>Lesson 6 - Career Change / Life Crisis</i></p>	<p>In these lessons, students will learn about the importance of having the proper health, property & casualty, life and disability insurance to protect themselves and their families. Money Experience explores the cost of these types of insurance and the great cost of NOT having them in place.</p>
<p>HS.38. Explain how consumers can protect themselves from fraud, identity theft, bankruptcy, and foreclosure</p>	<p><i>Lesson 3 - Choose a Career</i></p>	<p>In Lesson 3, Money Experience explains the significance of establishing an emergency fund, understanding the cost of living and managing expenses. Living by these valuable guidelines would help to protect from bankruptcy and foreclosure.</p>
<p>HS.39. Compare and contrast tools for payment (e.g., cash, credit, check, debit card, phone, mobile) and explain the advantages and disadvantages of each.</p>		

HS.40. Identify and explain different opportunities for investment and draw economic conclusions from market data.	Lesson 7 -	Lesson 7 looks at the
HS.41. Demonstrate the ability to prepare and file simple state and federal tax forms	N/A	
HS.42. Compare and contrast different options for long term investment (e.g., stocks, bond, CDs, mutual funds IRA, 401k, pension plans, Social Security).	Lesson 4 Lesson 6 Lesson 7	
HS.43. Compare and contrast of various types of loans available and how to obtain them, including student loans	Lesson 1 Lesson 2	
HS.44. Describe advantages and disadvantages of on-line banking options		
HS.45. Explain how to prepare a budget that allows for “living within one’s means.”	Lesson 2 Lesson 3 Lesson 4	