



North Dakota Financial Responsibility and Decision Making

North Dakota Standards	Objectives	FoolProof Module Alignment
<p>Checkbook mechanics, including writing checks, balancing, and statement reconciliation</p>	<p>Overall Competency: Apply reliable information and systematic decision making to personal financial decisions.</p> <p>Standard 1: Take responsibility for personal financial decisions.</p> <p>Standard 2: Find and evaluate financial information from a variety of sources.</p> <p>Standard 3: Summarize major consumer protection laws.</p> <p>Standard 4: Make financial decisions by systematically considering alternatives and consequences.</p> <p>Standard 5: Develop communication strategies for discussing financial issues.</p> <p>Standard 6: Control personal information.</p>	<p>M01: When It Hits The Fan M02: Breathing Without Air M03: Kick Some Buck M04: Road Trip M05: Junk In The Trunk M06: Sucker Punch M07: Boxing Practice M08: Burning Money M09: Renting a Pad M10: Buying a Home M11: Gambling M12: Taxes M13: Charitable Giving M14: College Prep M15: Insurance M16: Bankruptcy M17: Investing M18: Retirement</p>

North Dakota Standards	Objectives	FoolProof Module Alignment
Saving and Investing	<p>Saving for larger purchases.</p> <p>Overall Competency Implement a diversified investment strategy that is compatible with personal goals.</p> <p>Standard 1: Discuss how saving contributes to financial well-being.</p> <p>Standard 2: Explain how investing builds wealth and helps meet financial goals.</p> <p>Standard 3: Evaluate investment alternatives.</p> <p>Standard 4: Describe how to buy and sell investments.</p> <p>Standard 5: Explain how taxes affect the rate of return on investments.</p> <p>Standard 6: Investigate how agencies that regulate financial markets protect</p>	<p>M08: Burning Money</p> <p>M10: Buying a Home</p> <p>M12: Taxes</p> <p>M17: Investing</p> <p>M18: Retirement</p>

North Dakota Standards	Objectives	FoolProof Module Alignment
Credit and Debt	<p>Credit, including credit card usage, interest, and fees.</p> <p>Overall Competency: Maintain creditworthiness, borrow at favorable terms, and manage debt.</p> <p>Standard 1: Identify the costs and benefits of various types of credit.</p> <p>Standard 2: Explain the purpose of a credit record and identify borrowers' credit report rights.</p> <p>Standard 3: Describe ways to avoid or correct debt problems.</p> <p>Standard 4: Summarize major consumer credit laws.</p>	<p>M01: When It Hits The Fan</p> <p>M02: Breathing Without Air</p> <p>M03: Kick Some Buck</p> <p>M04: Road Trip</p> <p>M05: Junk In The Trunk</p> <p>M06: Sucker Punch</p> <p>M07: Boxing Practice</p> <p>M08: Burning Money</p> <p>M09: Renting a Pad</p> <p>M10: Buying a Home</p>

North Dakota Standards	Objectives	FoolProof Module Alignment
Income and Careers	Earning power, including jobs for teenagers Lisa Wolf. Overall Competency: Use a career plan to develop personal income potential. Standard 1: Explore career options. Standard 2: Identify sources of personal income Standard 3: Describe factors affecting take-home pay. Taxation and paycheck with holdings reasons for taxes (paycheck information included in Income and Careers).	M12: Taxes M13: Charitable Giving M14: College Prep

North Dakota Standards	Objectives	FoolProof Module Alignment
Planning and Money Management	Making and living within a budget. Overall Competency: Organize personal finances and use a budget to manage cash flow. Standard 1: Develop a plan for spending and saving. Standard 2: Develop a system for keeping and using financial records. Standard 3: Describe how to use different payment methods. Standard 4: Apply consumer skills to purchase decisions. Standard 5: Consider charitable giving. Standard 6: Develop a personal financial plan. Standard 7: Examine the purpose and importance of a will.	M01: When It Hits The Fan M02: Breathing Without Air M03: Kick Some Buck M04: Road Trip M05: Junk In The Trunk M06: Sucker Punch M07: Boxing Practice M08: Burning Money M09: Renting a Pad M10: Buying a Home M11: Gambling M12: Taxes M13: Charitable Giving M14: College Prep M15: Insurance M16: Bankruptcy M17: Investing M18: Retirement

North Dakota Standards	Objectives	FoolProof Module Alignment
Risk Management and Insurance	<p>Mortgages, retirement savings, and investments.</p> <p>Overall Competency: Use appropriate and cost-effective risk management strategies.</p> <p>Standard 1: Identify common types of risks and basic risk management methods.</p> <p>Standard 2: Explain the purpose and importance of property and liability insurance protection.</p> <p>Standard 3: Explain the purpose and importance of health, disability, and life insurance protection.</p>	<p>M08: Burning Money</p> <p>M15: Insurance</p> <p>M17: Investing</p> <p>M18: Retirement</p>

North Dakota Standards	Objectives	FoolProof Module Alignment
Family and Consumer Sciences	<p>FCS.1.1 Analyze strategies to manage multiple life roles and responsibilities.</p> <p>FCS.1.2 Identify transferable and employability skills.</p> <p>FCS.2.1 Demonstrate management of individual and family resources.</p> <p>FCS.2.3 Identify consumer rights and responsibilities.</p> <p>FCS.2.4 Describe interrelationships between consumer actions and the economic system.</p> <p>FCS.2.5 Demonstrate management of financial resources to meet the goals of individuals and families across the life span.</p>	<p>M01: When It Hits The Fan</p> <p>M02: Breathing Without Air</p> <p>M03: Kick Some Buck</p> <p>M04: Road Trip</p> <p>M05: Junk In The Trunk</p> <p>M06: Sucker Punch</p> <p>M07: Boxing Practice</p> <p>M08: Burning Money</p> <p>M09: Renting a Pad</p> <p>M10: Buying a Home</p> <p>M11: Gambling</p> <p>M12: Taxes</p> <p>M13: Charitable Giving</p> <p>M14: College Prep</p> <p>M15: Insurance</p> <p>M16: Bankruptcy</p> <p>M17: Investing</p> <p>M18: Retirement</p>

North Dakota Standards	Objectives	FoolProof Module Alignment
English Language Arts	ELA.2 Engage in the reading process. ELA.3 Engage in the writing process. ELA.4 Engage in the speaking and listening process. .ELA.6 Understand and use principles of language	M01: When It Hits The Fan M02: Breathing Without Air M03: Kick Some Buck M04: Road Trip M05: Junk In The Trunk M06: Sucker Punch M07: Boxing Practice M08: Burning Money M09: Renting a Pad M10: Buying a Home M11: Gambling M12: Taxes M13: Charitable Giving M14: College Prep M15: Insurance M16: Bankruptcy M17: Investing M18: Retirement