

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 |

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| 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 |