

**Business and Finance Technology Education Frameworks
Personal Finance**

Content Standard 1: Personal Decision Making

Apply reliable information and systemic decision making to personal financial decisions.

CT Personal Finance Frameworks Performance Standards 6-12	CT CCSS English Language Arts 6-12
<p>1.0 Use the rational decision-making process as it applies to the roles of citizens, workers and consumers.</p> <p>Beginning</p> <ul style="list-style-type: none"> Define and give examples of economic wants and needs. Recognize and assume responsibility for the consequences of economic choices. Apply the steps in a rational decision-making process to a situation involving an economic decision by an individual. <p>Intermediate</p> <ul style="list-style-type: none"> Examine the impact of advertising, peer pressure and family history on personal financial decisions. Apply the decision-making process to various types of decisions at different stages of the life cycle. <p>Advanced</p> <ul style="list-style-type: none"> Differentiate between types of decisions and identify those for which a formal decision-making process should be used. Analyze the effects of ethics on business and financial management decisions. 	<p>9-10.RH.4. Determine the meaning of words and phrases as they are used in a text, including vocabulary describing political, social, or economic aspects of history/social studies.</p> <p>11-12.RH.4. Determine the meaning of words and phrases as they are used in a text, including analyzing how an author uses and refines the meaning of a key term over the course of a text (e.g., how Madison defines <i>faction</i> in <i>Federalist</i> No. 10).</p> <p>9-10.RH.7. Integrate quantitative or technical analysis (e.g., charts, research data) with qualitative analysis in print or digital text.</p> <p>11-12.RH.7. Integrate and evaluate multiple sources of information presented in diverse formats and media (e.g., visually, quantitatively, as well as in words) in order to address a question or solve a problem.</p> <p>9-10.RST.2. Determine the central ideas or conclusions of a text; trace the text’s explanation or depiction of a complex process, phenomenon, or concept; provide an accurate summary of the text.</p>

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	<p>11-12.RST.2. Determine the central ideas or conclusions of a text; summarize complex concepts, processes, or information presented in a text by paraphrasing them in simpler but still accurate terms.</p> <p>9-10.RST.4. Determine the meaning of symbols, key terms, and other domain-specific words and phrases as they are used in a specific scientific or technical context relevant to <i>grades 9–10 texts and topics</i>.</p> <p>11-12.RST.4. Determine the meaning of symbols, key terms, and other domain-specific words and phrases as they are used in a specific scientific or technical context relevant to <i>grades 11–12 texts and topics</i>.</p> <p>9-10.RST.5. Analyze the structure of the relationships among concepts in a text, including relationships among key terms (e.g., <i>force, friction, reaction force, energy</i>).</p> <p>11-12.RST.5. Analyze how the text structures information or ideas into categories or hierarchies, demonstrating understanding of the information or ideas.</p>

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	<p>9-10.RST.6. Analyze the author’s purpose in providing an explanation, describing a procedure, or discussing an experiment in a text, defining the question the author seeks to address.</p> <p>11-12.RST.6. Analyze the author’s purpose in providing an explanation, describing a procedure, or discussing an experiment in a text, identifying important issues that remain unresolved.</p> <p>9-10.WHST.4. Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.</p> <p>11-12.WHST.4. Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.</p> <p>9-10.WHST.7. Conduct short as well as more sustained research projects to answer a question (including a self-generated question) or solve a problem; narrow or broaden the inquiry when appropriate; synthesize multiple sources on the subject, demonstrating understanding of the subject under investigation.</p>

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	<p>11-12.WHST.7. Conduct short as well as more sustained research projects to answer a question (including a self-generated question) or solve a problem; narrow or broaden the inquiry when appropriate; synthesize multiple sources on the subject, demonstrating understanding of the subject under investigation.</p> <p>9-10.WHST.9. Draw evidence from informational texts to support analysis, reflection, and research.</p> <p>11-12.WHST.9. Draw evidence from informational texts to support analysis, reflection, and research.</p> <p>9-10.SL.2. Integrate multiple sources of information presented in diverse media or formats (e.g., visually, quantitatively, orally) evaluating the credibility and accuracy of each source.</p> <p>11-12.SL.2. Integrate multiple sources of information presented in diverse formats and media (e.g., visually, quantitatively, orally) in order to make informed decisions and solve problems, evaluating the credibility and accuracy of each source and noting any discrepancies</p>

among the data.

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	<p>9-10.SL.4. Present information, findings, and supporting evidence clearly, concisely, and logically such that listeners can follow the line of reasoning and the organization, development, substance, and style are appropriate to purpose, audience, and task.</p> <p>11-12.SL.4. Present information, findings, and supporting evidence, conveying a clear and distinct perspective, such that listeners can follow the line of reasoning, alternative or opposing perspectives are addressed, and the organization, development, substance, and style are appropriate to purpose, audience, and a range of formal and informal tasks.</p> <p>9-10.SL.5. Make strategic use of digital media (e.g., textual, graphical, audio, visual, and interactive elements) in presentations to enhance understanding of findings, reasoning, and evidence and to add interest.</p> <p>11-12.SL.5. Make strategic use of digital media (e.g., textual, graphical, audio, visual, and interactive elements) in presentations to enhance understanding of findings, reasoning, and evidence and to add interest.</p>

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	<p>9-10.SL.6. Adapt speech to a variety of contexts and tasks, demonstrating command of formal English when indicated or appropriate. (See grades 9–10 Language standards 1 and 3 on pages 54 for specific expectations.)</p> <p>11-12.SL.6. Adapt speech to a variety of contexts and tasks, demonstrating a command of formal English when indicated or appropriate. (See grades 11–12 Language standards 1 and 3 on page 54 for specific expectations.)</p>

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**Content Standard 2: Earning and Reporting Income
Use a career plan to develop personal income potential.**

CT Personal Finance Frameworks Performance Standards 6-12	CT CCSS English Language Arts 6-12
<p>2.0 Identify various forms of income and analyze factors that affect income as a part of the career decision-making process.</p> <p>Beginning</p> <ul style="list-style-type: none"> Identify various ways people earn a living. Differentiate between earned and unearned income. Distinguish between income and wealth. Identify sources of unearned income (e.g., transfer payments and gifts). Calculate net pay. <p>Intermediate</p> <ul style="list-style-type: none"> Analyze how career choice, education and skills affect income and goal attainment. Analyze the characteristics and requirements of occupations of interest, including entrepreneurial opportunities. Explain the effect on take-home pay of changing allowances claimed on an "Employees' Withholding Allowance Certificate" (IRS Form W-4). Discuss how personal choices concerning human capital (experiences, technology, educational/training and other factors) influence income. <p>Advanced</p> <ul style="list-style-type: none"> Analyze and prepare a federal and state income tax return. Compare and contrast compensation packages that include varying levels of wages and benefits. 	<p>9-10.RH.1. Cite specific textual evidence to support analysis of primary and secondary sources, attending to such features as the date and origin of the information.</p> <p>11-12.RH.1. Cite specific textual evidence to support analysis of primary and secondary sources, connecting insights gained from specific details to an understanding of the text as a whole.</p> <p>9-10.RH.2. Determine the central ideas or information of a primary or secondary source; provide an accurate summary of how key events or ideas develop over the course of the text.</p> <p>11-12.RH.2 Determine the central ideas or information of a primary or secondary source; provide an accurate summary that makes clear the relationships among the key details and ideas.</p> <p>9-10.RH.4. Determine the meaning of words and phrases as they are used in a text, including vocabulary describing political, social, or economic aspects of history/social studies.</p>

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Use a career plan to develop personal income potential.**

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	<p>11-12.RH.4. Determine the meaning of words and phrases as they are used in a text, including analyzing how an author uses and refines the meaning of a key term over the course of a text (e.g., how Madison defines <i>faction</i> in <i>Federalist</i> No. 10).</p> <p>9-10.RH.5. Analyze how a text uses structure to emphasize key points or advance an explanation or analysis.</p> <p>11-12.RH.5. Analyze in detail how a complex primary source is structured, including how key sentences, paragraphs, and larger portions of the text contribute to the whole.</p> <p>9-10.RH.7. Integrate quantitative or technical analysis (e.g., charts, research data) with qualitative analysis in print or digital text.</p> <p>11-12.RH.7. Integrate and evaluate multiple sources of information presented in diverse formats and media (e.g., visually, quantitatively, as well as in words) in order to address a question or solve a problem.</p>

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	<p>9-10.RH.9. Compare and contrast treatments of the same topic in several primary and secondary sources.</p> <p>11-12.RH.9 Integrate information from diverse sources, both primary and secondary, into a coherent understanding of an idea or event, noting discrepancies among sources.</p> <p>9-10.RST.2. Determine the central ideas or conclusions of a text; trace the text’s explanation or depiction of a complex process, phenomenon, or concept; provide an accurate summary of the text.</p> <p>11-12.RST.2. Determine the central ideas or conclusions of a text; summarize complex concepts, processes, or information presented in a text by paraphrasing them in simpler but still accurate terms.</p> <p>9-10.RST.4. Determine the meaning of symbols, key terms, and other domain-specific words and phrases as they are used in a specific scientific or technical context relevant to <i>grades 9–10 texts and topics</i>.</p>

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	<p>11-12.RST.4. Determine the meaning of symbols, key terms, and other domain-specific words and phrases as they are used in a specific scientific or technical context relevant to <i>grades 11–12 texts and topics</i>.</p> <p>9-10.RST.7. Translate quantitative or technical information expressed in words in a text into visual form (e.g., a table or chart) and translate information expressed visually or mathematically (e.g., in an equation) into words.</p> <p>11-12.RST.7. Integrate and evaluate multiple sources of information presented in diverse formats and media (e.g., quantitative data, video, multimedia) in order to address a question or solve a problem.</p> <p>9-10.WHST.4. Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.</p> <p>11-12.WHST.4. Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.</p>

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	<p>9-10.WHST.6. Use technology, including the Internet, to produce, publish, and update individual or shared writing products, taking advantage of technology’s capacity to link to other information and to display information flexibly and dynamically.</p> <p>11-12.WHST.6. Use technology, including the Internet, to produce, publish, and update individual or shared writing products in response to ongoing feedback, including new arguments or information.</p> <p>9-10.WHST.7. Conduct short as well as more sustained research projects to answer a question (including a self-generated question) or solve a problem; narrow or broaden the inquiry when appropriate; synthesize multiple sources on the subject, demonstrating understanding of the subject under investigation.</p> <p>11-12.WHST.7. Conduct short as well as more sustained research projects to answer a question (including a self-generated question) or solve a problem; narrow or broaden the inquiry when appropriate; synthesize multiple sources on the subject, demonstrating understanding of the subject under investigation.</p>

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	<p>9-10.WHST.8. Gather relevant information from multiple authoritative print and digital sources, using advanced searches effectively; assess the usefulness of each source in answering the research question; integrate information into the text selectively to maintain the flow of ideas, avoiding plagiarism and following a standard format for citation.</p> <p>11-12.WHST.8 Gather relevant information from multiple authoritative print and digital sources, using advanced searches effectively; assess the strengths and limitations of each source in terms of the specific task, purpose, and audience; integrate information into the text selectively to maintain the flow of ideas, avoiding plagiarism and overreliance on any one source and following a standard format for citation.</p> <p>9-10.WHST.9. Draw evidence from informational texts to support analysis, reflection, and research.</p> <p>11-12.WHST.9. Draw evidence from informational texts to support analysis, reflection, and research.</p>

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	<p>9-10.SL.2. Integrate multiple sources of information presented in diverse media or formats (e.g., visually, quantitatively, orally) evaluating the credibility and accuracy of each source.</p> <p>11-12.SL.2. Integrate multiple sources of information presented in diverse formats and media (e.g., visually, quantitatively, orally) in order to make informed decisions and solve problems, evaluating the credibility and accuracy of each source and noting any discrepancies among the data.</p> <p>9-10.SL.4. Present information, findings, and supporting evidence clearly, concisely, and logically such that listeners can follow the line of reasoning and the organization, development, substance, and style are appropriate to purpose, audience, and task.</p> <p>11-12.SL.4. Present information, findings, and supporting evidence, conveying a clear and distinct perspective, such that listeners can follow the line of reasoning, alternative or opposing perspectives are addressed, and the organization, development, substance, and style are appropriate to purpose, audience, and arrange of formal and informal tasks.</p>

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	<p>9-10.SL.5. Make strategic use of digital media (e.g., textual, graphical, audio, visual, and interactive elements) in presentations to enhance understanding of findings, reasoning, and evidence and to add interest.</p> <p>11-12.SL.5. Make strategic use of digital media (e.g., textual, graphical, audio, visual, and interactive elements) in presentations to enhance understanding of findings, reasoning, and evidence and to add interest.</p> <p>9-10.SL.6. Adapt speech to a variety of contexts and tasks, demonstrating command of formal English when indicated or appropriate. (See Grades 9–10 Language standards 1 and 3 on page 54 for specific expectations.)</p> <p>11-12.SL.6. Adapt speech to a variety of contexts and tasks, demonstrating a command of formal English when indicated or appropriate. (See Grades 11–12 Language standards 1 and 3 on page 54 for specific expectations.)</p>

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**Content Standard 3: Managing Finances and Budgeting
Organize personal finances and use a budget to manage cash flow.**

CT Personal Finance Frameworks Performance Standards 6-12	CT CCSS English Language Arts 6-12
3.0 Develop and evaluate a budget plan.	<p>9-10.RH.4. Determine the meaning of words and phrases as they are used in a text, including vocabulary describing political, social, or economic aspects of history/social studies.</p> <p>11-12-RH.4. Determine the meaning of words and phrases as they are used in a text, including analyzing how an author uses and refines the meaning of a key term over the course of a text (e.g., how Madison defines <i>faction</i> in <i>Federalist</i> No. 10).</p> <p>9-10.RH.6. Compare the point of view of two or more authors for how they treat the same or similar topics, including which details they include and emphasize in their respective accounts.</p> <p>11-12.RH.6. Evaluate authors’ differing points of view on the same historical event or issue by assessing the authors’ claims, reasoning, and evidence.</p> <p>9-10.RH.7. Integrate quantitative or technical analysis (e.g., charts, research data) with qualitative analysis in print or digital text.</p>
Beginning	
<ul style="list-style-type: none"> Identify various sources of money for personal spending. Construct and use a personal budget plan and evaluate it according to short- and long-term goals. 	
Intermediate	
<ul style="list-style-type: none"> Identify ways in which individuals and families obtain financial resources. Define fixed and variable expenses. Categorize and classify expense as fixed or variable. Determine discretionary income in a budget plan. 	
Advanced	
<ul style="list-style-type: none"> Compare a personal budget plan with typical consumer spending as a tool for determining individual financial goals. Describe how income and spending patterns change throughout the life cycle for the typical person or family. 	

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4.0 Develop and evaluate a budget plan.	11-12.RH.7. Integrate and evaluate multiple sources of information presented in diverse formats and media (e.g., visually, quantitatively, as well as in words) in order to address a question or solve a problem.
Beginning	
<ul style="list-style-type: none"> Identify various sources of money for personal spending. Construct and use a personal budget plan and evaluate it according to short- and long-term goals. 	
Intermediate	9-10.RST.4. Determine the meaning of symbols, key terms, and other domain-specific words and phrases as they are used in a specific scientific or technical context relevant to <i>grades 9–10 texts and topics</i> .
<ul style="list-style-type: none"> Identify ways in which individuals and families obtain financial resources. Define fixed and variable expenses. Categorize and classify expense as fixed or variable. Determine discretionary income in a budget plan. 	
Advanced	11-12.RST.4. Determine the meaning of symbols, key terms, and other domain-specific words and phrases as they are used in a specific scientific or technical context relevant to <i>grades 11–12 texts and topics</i> .
<ul style="list-style-type: none"> Compare a personal budget plan with typical consumer spending as a tool for determining individual financial goals. Describe how income and spending patterns change throughout the life cycle for the typical person or family. 	9-10.RST.7. Translate quantitative or technical information expressed in words in a text into visual form (e.g., a table or chart) and translate information expressed visually or mathematically (e.g., in an equation) into words. 11-12.RST.7. Integrate and evaluate multiple sources of information presented in diverse formats and media (e.g., quantitative data, video, multimedia) in order to address a question or solve a problem.

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	<p>9-10.WHST.2.a. Introduce a topic and organize ideas, concepts, and information to make important connections and distinctions; include formatting (e.g., headings), graphics (e.g., figures, tables), and multimedia when useful to aiding comprehension.</p> <p>11-12.WHST.2.a. Introduce a topic and organize complex ideas, concepts, and information so that each new element builds on that which precedes it to create a unified whole; include formatting (e.g., headings), graphics (e.g., figures, tables), and multimedia when useful to aiding comprehension.</p> <p>9-10.WHST.2.b. Develop the topic with well-chosen, relevant, and sufficient facts, extended definitions, concrete details, quotations, or other information and examples appropriate to the audience’s knowledge of the topic.</p> <p>11-12.WHST.2.b. Develop the topic thoroughly by selecting the most significant and relevant facts, extended definitions, concrete details, quotations, or other information and examples appropriate to the audience’s knowledge of the topic.</p>

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	<p>9-10.WHST.2.f. Provide a concluding statement or section that follows from and supports the information or explanation presented (e.g., articulating implications or the significance of the topic).</p> <p>11-12.WHST.2.e. Provide a concluding statement or section that follows from and supports the information or explanation presented (e.g., articulating implications or the significance of the topic).</p> <p>9-10.WHST.6. Use technology, including the Internet, to produce, publish, and update individual or shared writing products, taking advantage of technology’s capacity to link to other information and to display information flexibly and dynamically.</p> <p>11-12.WHST.6. Use technology, including the Internet, to produce, publish, and update individual or shared writing products in response to ongoing feedback, including new arguments or information.</p> <p>9-10.WHST.9. Draw evidence from informational texts to support analysis, reflection, and research.</p> <p>11-12.WHST.9. Draw evidence from informational texts to support analysis, reflection, and research.</p>

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	<p>9-10.SL.2. Integrate multiple sources of information presented in diverse media or formats (e.g., visually, quantitatively, orally) evaluating the credibility and accuracy of each source.</p> <p>11-12.SL.2. Integrate multiple sources of information presented in diverse formats and media (e.g., visually, quantitatively, orally) in order to make informed decisions and solve problems, evaluating the credibility and accuracy of each source and noting any discrepancies among the data.</p> <p>9-10.SL.4. Present information, findings, and supporting evidence clearly, concisely, and logically such that listeners can follow the line of reasoning and the organization, development, substance, and style are appropriate to purpose, audience, and task.</p> <p>11-12.SL.4. Present information, findings, and supporting evidence, conveying a clear and distinct perspective, such that listeners can follow the line of reasoning, alternative or opposing perspectives are addressed, and the organization, development, substance, and style are appropriate to purpose, audience, and a range of formal and informal tasks.</p>

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	<p>9-10.SL.5. Make strategic use of digital media (e.g., textual, graphical, audio, visual, and interactive elements) in presentations to enhance understanding of findings, reasoning, and evidence and to add interest.</p> <p>11-12.SL.5. Make strategic use of digital media (e.g., textual, graphical, audio, visual, and interactive elements) in presentations to enhance understanding of findings, reasoning, and evidence and to add interest.</p> <p>9-10.SL.6. Adapt speech to a variety of contexts and tasks, demonstrating command of formal English when indicated or appropriate. (See grades 9–10 Language standards 1 and 3 on pages 54 for specific expectations.)</p> <p>11-12.SL.6. Adapt speech to a variety of contexts and tasks, demonstrating a command of formal English when indicated or appropriate. (See grades 11–12 Language standards 1 and 3 on page 54 for specific expectations.)</p>

**Business and Finance Technology Education Frameworks
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**Content Standard 4: Saving and Investing
Implement a diversified investment strategy that is compatible with personal goals.**

CT Personal Finance Frameworks Performance Standards 6-12	CT CCSS English Language Arts 6-12
<p>4.0 Evaluate savings and investment options to meet short- and long-term goals.</p> <p>Beginning</p> <ul style="list-style-type: none"> • Describe why and how people save. • Identify the opportunity costs of savings. • Differentiate between saving and investing. • Distinguish between simple and compound interest. <p>Intermediate</p> <ul style="list-style-type: none"> • Apply criteria for choosing a saving or investment instrument (e.g. market risk, inflation risk, interest rate risk, liquidity and minimum amount needed for investment). • Explain why a savings and investing plan changes as one proceeds through the life cycle. • Explain how and why the stock market works. • Identify the risk/return trade-offs for saving and investing. • Analyze the power of compounding and the importance of starting early in implementing a plan for saving and investing. • Develop financial goals for the future based on one’s lifestyle expectations and career choices. • Calculate and apply the Rule of ‘72. <p>Advanced</p> <ul style="list-style-type: none"> • Examine the fundamental workings of the Social Security System and the system’s effects on retirement planning. • Describe the advantages provided by the employer-sponsored retirement savings plans including 401K and related plans. 	<p>9-10.RH.4. Determine the meaning of words and phrases as they are used in a text, including vocabulary describing political, social, or economic aspects of history/social studies.</p> <p>11-12-RH.4. Determine the meaning of words and phrases as they are used in a text, including analyzing how an author uses and refines the meaning of a key term over the course of a text (e.g., how Madison defines <i>faction</i> in <i>Federalist</i> No. 10).</p> <p>9-10.RH.7. Integrate quantitative or technical analysis (e.g., charts, research data) with qualitative analysis in print or digital text.</p> <p>11-12.RH.7. Integrate and evaluate multiple sources of information presented in diverse formats and media (e.g., visually, quantitatively, as well as in words) in order to address a question or solve a problem.</p> <p>9-10.RH.9. Compare and contrast treatments of the same topic in several primary and secondary sources.</p>

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**Content Standard 4: Saving and Investing
Implement a diversified investment strategy that is compatible with personal goals.**

CT Personal Finance Frameworks Performance Standards 6-12	CT CCSS English Language Arts 6-12
	<p>11-12.RH.9. Demonstrate knowledge of eighteenth-, nineteenth- and early-twentieth-century foundational works of American literature, including how two or more texts from the same period treat similar themes or topics.</p> <p>9-10.RST.8. Assess the extent to which the reasoning and evidence in a text support the author’s claim or a recommendation for solving a scientific or technical problem.</p> <p>11-12.RST.8. Evaluate the hypotheses, data, analysis, and conclusions in a science or technical text, verifying the data when possible and corroborating or challenging conclusions with other sources of information.</p> <p>9-10.RST.9. Compare and contrast findings presented in a text to those from other sources (including their own experiments), noting when the findings support or contradict previous explanations or accounts.</p> <p>11-12.RST.9. Synthesize information from a range of sources (e.g., texts, experiments, simulations) into a coherent understanding of a process, phenomenon, or concept, resolving conflicting information when possible.</p>

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**Content Standard 4: Saving and Investing
Implement a diversified investment strategy that is compatible with personal goals.**

CT Personal Finance Frameworks Performance Standards 6-12	CT CCSS English Language Arts 6-12
	<p>9-10.WHST.7. Conduct short as well as more sustained research projects to answer a question (including a self-generated question) or solve a problem; narrow or broaden the inquiry when appropriate; synthesize multiple sources on the subject, demonstrating understanding of the subject under investigation.</p> <p>11-12.WHST.7. Conduct short as well as more sustained research projects to answer a question (including a self-generated question) or solve a problem; narrow or broaden the inquiry when appropriate; synthesize multiple sources on the subject, demonstrating understanding of the subject under investigation.</p> <p>9-10.WHST.8. Gather relevant information from multiple authoritative print and digital sources, using advanced searches effectively; assess the usefulness of each source in answering the research question; integrate information into the text selectively to maintain the flow of ideas, avoiding plagiarism and following a standard format for citation.</p>

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**Content Standard 4: Saving and Investing
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	<p>11-12.WHST.8 Gather relevant information from multiple authoritative print and digital sources, using advanced searches effectively; assess the strengths and limitations of each source in terms of the specific task, purpose, and audience; integrate information into the text selectively to maintain the flow of ideas, avoiding plagiarism and overreliance on any one source and following a standard format for citation.</p> <p>9-10.WHST.9. Draw evidence from informational texts to support analysis, reflection, and research.</p> <p>11-12.WHST.9. Draw evidence from informational texts to support analysis, reflection, and research.</p> <p>9-10.SL.1.c. Propel conversations by posing and responding to questions that relate the current discussion to broader themes or larger ideas; actively incorporate others into the discussion; and clarify, verify, or challenge ideas and conclusions.</p> <p>11-12.SL.1.c. Propel conversations by posing and responding to questions that probe reasoning and evidence; ensure a hearing for a full range of positions on a topic or issue; clarify, verify, or challenge ideas and conclusions; and promote divergent and creative perspectives.</p>

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**Content Standard 4: Saving and Investing
Implement a diversified investment strategy that is compatible with personal goals.**

CT Personal Finance Frameworks Performance Standards 6-12	CT CCSS English Language Arts 6-12
	<p>9-10.SL.1.d. Respond thoughtfully to diverse perspectives, summarize points of agreement and disagreement, and, when warranted, qualify or justify their own views and understanding and make new connections in light of the evidence and reasoning presented.</p> <p>11-12.SL.1.d. Respond thoughtfully to diverse perspectives; synthesize comments, claims, and evidence made on all sides of an issue; resolve contradictions when possible; and determine what additional information or research is required to deepen the investigation or complete the task.</p> <p>9-10.SL.4. Present information, findings, and supporting evidence clearly, concisely, and logically such that listeners can follow the line of reasoning and the organization, development, substance, and style are appropriate to purpose, audience, and task.</p> <p>11-12.SL.4. Present information, findings, and supporting evidence, conveying a clear and distinct perspective, such that listeners can follow the line of reasoning, alternative or opposing perspectives are addressed, and the organization, development, substance, and style are appropriate to purpose, audience, and a range of formal and informal tasks.</p>

**Business and Finance Technology Education Frameworks
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**Content Standard 4: Saving and Investing
Implement a diversified investment strategy that is compatible with personal goals.**

CT Personal Finance Frameworks Performance Standards 6-12	CT CCSS English Language Arts 6-12
	<p>11-12.SL.4. Present information, findings, and supporting evidence, conveying a clear and distinct perspective, such that listeners can follow the line of reasoning, alternative or opposing perspectives are addressed, and the organization, development, substance, and style are appropriate to purpose, audience, and a range of formal and informal tasks.</p> <p>9-10.SL.5. Make strategic use of digital media (e.g., textual, graphical, audio, visual, and interactive elements) in presentations to enhance understanding of findings, reasoning, and evidence and to add interest.</p> <p>11-12.SL.5. Make strategic use of digital media (e.g., textual, graphical, audio, visual, and interactive elements) in presentations to enhance understanding of findings, reasoning, and evidence and to add interest.</p>

Business and Finance Technology Education Frameworks Personal Finance

Content Standard 5: Buying Goods and Services

Use a rational decision-making process to evaluate factors involved in buying decisions to optimize consumer satisfaction.

CT Personal Finance Frameworks Performance Standards 6-12	CT CCSS English Language Arts 6-12
<p>5.0 Apply a decision-making model to maximize consumer satisfaction when buying goods and services.</p> <p>Beginning</p> <ul style="list-style-type: none"> • Apply a rational decision-making process to personal buying decisions. • Identify goods and services and distinguish between the two. • Apply comparison shopping practices and return policies. • Identify alternative sources for purchases (online, retail stores, catalogs). • Recognize that laws are available to protect the rights of consumers. <p>Intermediate</p> <ul style="list-style-type: none"> • Discuss various ways competition among buyers helps the consumer. • Describe reasons why there are variances in price for a given item bought from different providers. • Use reliable consumer resources to collect information for making buying decisions about durable and nondurable goods. • Analyze and evaluate advertising claims. • Investigate current types of consumer fraud, including on-line scams. • Describe consumer rights, responsibilities, and remedies, give examples of each. • Compare the costs and benefits of purchasing, leasing, and renting. • Identify and describe consumer assistance services provided by public and private organizations (e.g. government, the Better Business Bureau, and manufacturers). • Calculate the costs of utilities, services, maintenance, and other expenses involved in independent living. 	<p>9-10.RH.4. Determine the meaning of words and phrases as they are used in a text, including vocabulary describing political, social, or economic aspects of history/social studies.</p> <p>11-12.RH.4. Determine the meaning of words and phrases as they are used in a text, including analyzing how an author uses and refines the meaning of a key term over the course of a text (e.g., how Madison defines <i>faction</i> in <i>Federalist</i> No. 10).</p> <p>9-10.RH.7. Integrate quantitative or technical analysis (e.g., charts, research data) with qualitative analysis in print or digital text.</p> <p>11-12.RH.7. Integrate and evaluate multiple sources of information presented in diverse formats and media (e.g., visually, quantitatively, as well as in words) in order to address a question or solve a problem.</p> <p>9-10.RH.9. Compare and contrast treatments of the same topic in several primary and secondary sources.</p>

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Content Standard 5: Buying Goods and Services

Use a rational decision-making process to evaluate factors involved in buying decisions to optimize consumer satisfaction.

CT Personal Finance Frameworks Performance Standards 6-12	CT CCSS English Language Arts 6-12
<ul style="list-style-type: none"> Explain how a consumer can identify and report fraudulent behavior and practices observed on the Internet. 	<p>11-12.RH.9. Demonstrate knowledge of eighteenth-, nineteenth- and early-twentieth-century foundational works of American literature, including how two or more texts from the same period treat similar themes or topics.</p>
<p>Advanced</p>	
<ul style="list-style-type: none"> Examine the impact of advertising and marketing on consumer demand and decision-making in the global marketplace. 	<p>9-10.RST.4. Determine the meaning of symbols, key terms, and other domain-specific words and phrases as they are used in a specific scientific or technical context relevant to <i>grades 9–10 texts and topics</i>.</p>
<ul style="list-style-type: none"> Research consumer advocacy groups that address consumer rights and responsibilities and describe how an individual can participate. 	<p>11-12.RST.4. Determine the meaning of symbols, key terms, and other domain-specific words and phrases as they are used in a specific scientific or technical context relevant to <i>grades 11–12 texts and topics</i>.</p>
<ul style="list-style-type: none"> Describe the role that supply and demand and market structure play in determining the availability and prices of goods and services. 	<p>9-10.RST.9. Compare and contrast findings presented in a text to those from other sources (including their own experiments), noting when the findings support or contradict previous explanations or accounts.</p>
	<p>9-10.WHST.6. Use technology, including the Internet, to produce, publish, and update individual or shared writing products, taking advantage of technology’s capacity to link to other information and to display information flexibly and dynamically.</p>

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Content Standard 5: Buying Goods and Services

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CT Personal Finance Frameworks Performance Standards 6-12	CT CCSS English Language Arts 6-12
	<p>11-12.WHST.6. Use technology, including the Internet, to produce, publish, and update individual or shared writing products in response to ongoing feedback, including new arguments or information.</p> <p>9-10.WHST.7. Conduct short as well as more sustained research projects to answer a question (including a self-generated question) or solve a problem; narrow or broaden the inquiry when appropriate; synthesize multiple sources on the subject, demonstrating understanding of the subject under investigation.</p> <p>11-12.WHST.7. Conduct short as well as more sustained research projects to answer a question (including a self-generated question) or solve a problem; narrow or broaden the inquiry when appropriate; synthesize multiple sources on the subject, demonstrating understanding of the subject under investigation.</p> <p>9-10.WHST.8. Gather relevant information from multiple authoritative print and digital sources, using advanced searches effectively; assess the usefulness of each source in answering the research question; integrate information into the text selectively to maintain the flow of ideas, avoiding plagiarism and following a standard format for citation.</p>

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Content Standard 5: Buying Goods and Services

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CT Personal Finance Frameworks Performance Standards 6-12	CT CCSS English Language Arts 6-12
	<p>11-12.WHST.8 Gather relevant information from multiple authoritative print and digital sources, using advanced searches effectively; assess the strengths and limitations of each source in terms of the specific task, purpose, and audience; integrate information into the text selectively to maintain the flow of ideas, avoiding plagiarism and overreliance on any one source and following a standard format for citation.</p> <p>9-10.WHST.9. Draw evidence from informational texts to support analysis, reflection, and research.</p> <p>11-12.WHST.9. Draw evidence from informational texts to support analysis, reflection, and research.</p> <p>9-10.SL.2. Integrate multiple sources of information presented in diverse media or formats (e.g., visually, quantitatively, orally) evaluating the credibility and accuracy of each source.</p> <p>11-12.SL.2. Integrate multiple sources of information presented in diverse formats and media (e.g., visually, quantitatively, orally) in order to make informed decisions and solve problems, evaluating the credibility and accuracy of each source and noting any discrepancies among the data.</p>

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Content Standard 5: Buying Goods and Services

Use a rational decision-making process to evaluate factors involved in buying decisions to optimize consumer satisfaction.

CT Personal Finance Frameworks Performance Standards 6-12	CT CCSS English Language Arts 6-12
	<p>9-10.SL.3. Evaluate a speaker’s point of view, reasoning, and use of evidence and rhetoric, identifying any fallacious reasoning or exaggerated or distorted evidence.</p> <p>11-12.SL.3. Evaluate a speaker’s point of view, reasoning, and use of evidence and rhetoric, assessing the stance, premises, links among ideas, word choice, points of emphasis, and tone used.</p> <p>9-10.SL.4. Present information, findings, and supporting evidence clearly, concisely, and logically such that listeners can follow the line of reasoning and the organization, development, substance, and style are appropriate to purpose, audience, and task.</p> <p>11-12.SL.4. Present information, findings, and supporting evidence, conveying a clear and distinct perspective, such that listeners can follow the line of reasoning, alternative or opposing perspectives are addressed, and the organization, development, substance, and style are appropriate to purpose, audience, and a range of formal and informal tasks.</p>

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Content Standard 5: Buying Goods and Services

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CT Personal Finance Frameworks Performance Standards 6-12	CT CCSS English Language Arts 6-12
	<p>9-10.SL.5. Make strategic use of digital media (e.g., textual, graphical, audio, visual, and interactive elements) in presentations to enhance understanding of findings, reasoning, and evidence and to add interest.</p> <p>11-12.SL.5. Make strategic use of digital media (e.g., textual, graphical, audio, visual, and interactive elements) in presentations to enhance understanding of findings, reasoning, and evidence and to add interest.</p> <p>9-10.SL.6. Adapt speech to a variety of contexts and tasks, demonstrating command of formal English when indicated or appropriate. (See grades 9–10 Language standards 1 and 3 on pages 54 for specific expectations.)</p> <p>11-12.SL.6. Adapt speech to a variety of contexts and tasks, demonstrating a command of formal English when indicated or appropriate. (See grades 11–12 Language standards 1 and 3 on page 54 for specific expectations.)</p>

Business and Finance Technology Education Frameworks Personal Finance

Content Standard 6: Banking and Financial Institutions
Banking services are an integral part of managing and organizing financial transaction.

CT Personal Finance Frameworks Performance Standards 6-12	CT CCSS English Language Arts 6-12
<p>6.0 Evaluate services provided by financial deposit institutions to transfer funds.</p> <p>Beginning</p> <ul style="list-style-type: none"> • Identify various types of financial institutions. • List the basic services provided by financial institutions. • Identify the rights and responsibilities associated with using a checking account. • Describe the steps involved in opening and using a checking account. • Compare and contrast the different types of checking accounts offered by various institutions. <p>Intermediate</p> <ul style="list-style-type: none"> • Differentiate among types of electronic monetary transactions (e.g. debit cards, ATM, and automatic deposits/payments) offered by various financial institutions • Identify other means of transferring funds (e.g., money orders and certified checks). • Evaluate services and related costs associated with financial institutions in terms of personal banking needs. • Describe and use the steps involved in the bank reconciliation process. • Compare and contrast the various forms of endorsement. • Compare costs and benefits of online and traditional banking. • Analyze privacy and security issues associated with financial transactions. • Identify the functions of the Federal Reserve System. 	<p>9-10.RH.4. Determine the meaning of words and phrases as they are used in a text, including vocabulary describing political, social, or economic aspects of history/social studies.</p> <p>11-12-RH.4. Determine the meaning of words and phrases as they are used in a text, including analyzing how an author uses and refines the meaning of a key term over the course of a text (e.g., how Madison defines <i>faction</i> in <i>Federalist</i> No. 10).</p> <p>9-10.RH.7. Integrate quantitative or technical analysis (e.g., charts, research data) with qualitative analysis in print or digital text.</p> <p>11-12.RH.7. Integrate and evaluate multiple sources of information presented in diverse formats and media (e.g., visually, quantitatively, as well as in words) in order to address a question or solve a problem.</p> <p>9-10.RH.9. Compare and contrast treatments of the same topic in several primary and secondary sources.</p>

**Business and Finance Technology Education Frameworks
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**Content Standard 6: Banking and Financial Institutions
Banking services are an integral part of managing and organizing financial transaction**

CT Personal Finance Frameworks Performance Standards 6-12	CT CCSS English Language Arts 6-12
<p>Advanced</p> <ul style="list-style-type: none"> • Explain how certain historical events have influenced the banking systems and other financial institutions. • Examine the use of banks and other financial institutions from a global consumer perspective (e.g., immigrants to the U.S., fear of banks, cash-based systems in some countries, safety if deposits made in banks in other countries). 	<p>11-12.RH.9. Demonstrate knowledge of eighteenth-, nineteenth- and early-twentieth-century foundational works of American literature, including how two or more texts from the same period treat similar themes or topics.</p> <p>9-10.RST.2. Determine the central ideas or conclusions of a text; trace the text’s explanation or depiction of a complex process, phenomenon, or concept; provide an accurate summary of the text.</p> <p>11-12.RST.2. Determine the central ideas or conclusions of a text; summarize complex concepts, processes, or information presented in a text by paraphrasing them in simpler but still accurate terms.</p> <p>9-10.RST.3. Follow precisely a complex multistep procedure when carrying out experiments, taking measurements, or performing technical tasks, attending to special cases or exceptions defined in the text.</p> <p>11-12.RST.3. Follow precisely a complex multistep procedure when carrying out experiments, taking measurements, or performing technical tasks; analyze the specific results based on explanations in the text.</p>

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Banking services are an integral part of managing and organizing financial transaction**

CT Personal Finance Frameworks Performance Standards 6-12	CT CCSS English Language Arts 6-12
	<p>9-10.RST.6. Analyze the author’s purpose in providing an explanation, describing a procedure, or discussing an experiment in a text, defining the question the author seeks to address.</p> <p>11-12.RST.6. Analyze the author’s purpose in providing an explanation, describing a procedure, or discussing an experiment in a text, identifying important issues that remain unresolved.</p> <p>9-10.RST.7. Translate quantitative or technical information expressed in words in a text into visual form (e.g., a table or chart) and translate information expressed visually or mathematically (e.g., in an equation) into words.</p> <p>11-12.RST.7. Integrate and evaluate multiple sources of information presented in diverse formats and media (e.g., quantitative data, video, multimedia) in order to address a question or solve a problem.</p> <p>9-10.RST.9. Compare and contrast findings presented in a text to those from other sources (including their own experiments), noting when the findings support or contradict previous explanations or accounts.</p>

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Banking services are an integral part of managing and organizing financial transaction**

CT Personal Finance Frameworks Performance Standards 6-12	CT CCSS English Language Arts 6-12
	<p>11-12.RST.9. Synthesize information from a range of sources (e.g., texts, experiments, simulations) into a coherent understanding of a process, phenomenon, or concept, resolving conflicting information when possible.</p> <p>9-10.WHST.4. Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.</p> <p>11-12.WHST.4. Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.</p> <p>9-10.WHST.6. Use technology, including the Internet, to produce, publish, and update individual or shared writing products, taking advantage of technology’s capacity to link to other information and to display information flexibly and dynamically.</p> <p>11-12.WHST.6. Use technology, including the Internet, to produce, publish, and update individual or shared writing products in response to ongoing feedback, including new arguments or information.</p>

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Banking services are an integral part of managing and organizing financial transaction**

CT Personal Finance Frameworks Performance Standards 6-12	CT CCSS English Language Arts 6-12
	<p>9-10.WHST.7. Conduct short as well as more sustained research projects to answer a question (including a self-generated question) or solve a problem; narrow or broaden the inquiry when appropriate; synthesize multiple sources on the subject, demonstrating understanding of the subject under investigation.</p> <p>11-12.WHST.7. Conduct short as well as more sustained research projects to answer a question (including a self-generated question) or solve a problem; narrow or broaden the inquiry when appropriate; synthesize multiple sources on the subject, demonstrating understanding of the subject under investigation.</p> <p>9-10.WHST.9. Draw evidence from informational texts to support analysis, reflection, and research.</p> <p>11-12.WHST.9. Draw evidence from informational texts to support analysis, reflection, and research.</p>

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CT Personal Finance Frameworks Performance Standards 6-12	CT CCSS English Language Arts 6-12
	<p>9-10.SL.1.a. Come to discussions prepared, having read and researched material under study; explicitly draw on that preparation by referring to evidence from texts and other research on the topic or issue to stimulate a thoughtful, well-reasoned exchange of ideas.</p> <p>11-12.SL.1.a. Come to discussions prepared having read and researched material under study; explicitly draw on that preparation by referring to evidence from texts and other research on the topic or issue to stimulate a thoughtful, well-reasoned exchange of ideas.</p> <p>9-10.SL.2. Integrate multiple sources of information presented in diverse media or formats (e.g., visually, quantitatively, orally) evaluating the credibility and accuracy of each source.</p> <p>11-12.SL.2. Integrate multiple sources of information presented in diverse formats and media (e.g., visually, quantitatively, orally) in order to make informed decisions and solve problems, evaluating the credibility and accuracy of each source and noting any discrepancies among the data.</p>

**Business and Finance Technology Education Frameworks
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Content Standard 6: Banking and Financial Institutions
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CT Personal Finance Frameworks Performance Standards 6-12	CT CCSS English Language Arts 6-12
	<p>9-10.SL.3. Evaluate a speaker’s point of view, reasoning, and use of evidence and rhetoric, identifying any fallacious reasoning or exaggerated or distorted evidence.</p> <p>11-12.SL.3. Evaluate a speaker’s point of view, reasoning, and use of evidence and rhetoric, assessing the stance, premises, links among ideas, word choice, points of emphasis, and tone used.</p> <p>9-10.SL.4. Present information, findings, and supporting evidence clearly, concisely, and logically such that listeners can follow the line of reasoning and the organization, development, substance, and style are appropriate to purpose, audience, and task.</p>

Business and Finance Technology Education Frameworks Personal Finance

Content Standard 7: Using Credit

Maintain credit worthiness, borrow at favorable terms and manage debt.

CT Personal Finance Frameworks Performance Standards 6-12	CT CCSS English Language Arts 6-12
<p>7.0 Analyze factors that affect the choice of credit and the legal aspects of using credit</p> <p>Beginning</p> <ul style="list-style-type: none"> • Explain when and why borrowing is used for the purchase of goods and services. • Describe the risks and responsibilities associated with using credit. • Identify the opportunity cost of credit decisions. • Identify methods of establishing and maintaining a good credit rating. • Determine the advantages and disadvantages of using credit. • Evaluate the various methods of financing a purchase. • Define interest as a cost of credit for a particular buying decision. • Explain the need for a sound credit rating <p>Intermediate</p> <ul style="list-style-type: none"> • Analyze credit card features and their impact on personal financial planning. • Explain how the amount of principal, the period of the loan and the interest rate affect the amount of interest charged. • Explain why an interest rate varies with the amount of assumed risk. • Calculate a payment schedule for a loan. • Analyze various sources and types of credit (e.g., short- and long-term) and related costs. • Explain credit ratings and credit reports and describe why they are important to consumers. • Describe the relationship between credit rating and the cost of credit. • Give examples of benefits of financial responsibility and the cost of financial responsibility. 	<p>9-10.RH.3. Analyze in detail a series of events described in a text; determine whether earlier events caused later ones or simply preceded them.</p> <p>11-12.RH.3. Evaluate various explanations for actions or events and determine which explanation best accords with textual evidence, acknowledging where the text leaves matters uncertain.</p> <p>9-10.RH.4. Determine the meaning of words and phrases as they are used in a text, including vocabulary describing political, social, or economic aspects of history/social studies.</p> <p>11-12-RH.4. Determine the meaning of words and phrases as they are used in a text, including analyzing how an author uses and refines the meaning of a key term over the course of a text (e.g., how Madison defines <i>faction</i> in <i>Federalist</i> No. 10).</p> <p>9-10.RH.7. Integrate quantitative or technical analysis (e.g., charts, research data) with qualitative analysis in print or digital text.</p> <p>11-12.RH.7. Integrate and evaluate multiple sources of information presented in diverse formats and media (e.g., visually, quantitatively, as well as in</p>

words) in order to address a question or solve a problem.

**Business and Finance Technology Education Frameworks
Personal Finance**

**Content Standard 7: Using Credit
Maintain credit worthiness, borrow at favorable terms and manage debt.**

CT Personal Finance Frameworks Performance Standards 6-12	CT CCSS English Language Arts 6-12
<ul style="list-style-type: none"> • Identify strategies for effective debt management. 	<p>9-10.RST.2. Determine the central ideas or conclusions of a text; trace the text’s explanation or depiction of a complex process, phenomenon, or concept; provide an accurate summary of the text.</p> <p>11-12.RST.2. Determine the central ideas or conclusions of a text; summarize complex concepts, processes, or information presented in a text by paraphrasing them in simpler but still accurate terms.</p> <p>9-10.RST.5. Analyze the structure of the relationships among concepts in a text, including relationships among key terms (e.g., <i>force, friction, reaction force, energy</i>).</p> <p>11-12.RST.5. Analyze how the text structures information or ideas into categories or hierarchies, demonstrating understanding of the information or ideas.</p> <p>9-10.RST.7. Translate quantitative or technical information expressed in words in a text into visual form (e.g., a table or chart) and translate information expressed visually or mathematically (e.g., in an equation) into words.</p>
<ul style="list-style-type: none"> • Analyze the sources of assistance for debt management. 	
<ul style="list-style-type: none"> • Identify the components listed on a credit report and explain how that information is used and how it is received by and reported from the credit reporting agencies. 	
<ul style="list-style-type: none"> • Identify strategies for effective debt management. 	
<ul style="list-style-type: none"> • Analyze the sources of assistance for debt management. 	
<ul style="list-style-type: none"> • Identify the components listed on a credit report and explain how that information is used and how it is received by and reported from the credit reporting agencies. 	
<ul style="list-style-type: none"> • Identify specific steps that consumers can take to minimize their exposure to identity theft. 	
<ul style="list-style-type: none"> • Describe problems that occur when one is victim of identity theft. 	
<ul style="list-style-type: none"> • Identify specific steps that should be taken by a victim of identity theft. 	
<ul style="list-style-type: none"> • Identify ways that thieves can fraudulently obtain personal information. 	
<ul style="list-style-type: none"> • List entities that have a right to obtain individual Social Security numbers. 	
<p>Advanced</p>	
<ul style="list-style-type: none"> • Examine the use of credit from a global consumer perspective (e.g., immigrant to U.S., family history, cash-based system in some countries and east of overextension of credit). 	
<ul style="list-style-type: none"> • Compare and contrast the various aspects of credit cards (e.g., APR, grace period, incentive buying, methods of calculating interest and fees). 	

**Business and Finance Technology Education Frameworks
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Content Standard 7: Using Credit

Maintain credit worthiness, borrow at favorable terms and manage debt.

CT Personal Finance Frameworks Performance Standards 6-12	CT CCSS English Language Arts 6-12
<ul style="list-style-type: none"> Research rights and responsibilities of consumers according to credit legislation (e.g., truth-in-lending, fair credit reporting, equal credit opportunity and fair debt collection). 	<p>11-12.RST.7. Integrate and evaluate multiple sources of information presented in diverse formats and media (e.g., quantitative data, video, multimedia) in order to address a question or solve a problem.</p>
<ul style="list-style-type: none"> Compare and contrast the legal aspects of different forms of credit (e.g., title transfer, responsibility limits, collateral requirements and co-signing). 	<p>9-10.WHST.4. Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.</p>
<ul style="list-style-type: none"> Describe legal and illegal types of credit that carry high interest rates (e.g., payday loans, rent-to-buy agreements and loan sharking). 	<p>11-12.WHST.4. Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.</p> <p>9-10.WHST.6. Use technology, including the Internet, to produce, publish, and update individual or shared writing products, taking advantage of technology’s capacity to link to other information and to display information flexibly and dynamically.</p> <p>11-12.WHST.6. Use technology, including the Internet, to produce, publish, and update individual or shared writing products in response to ongoing feedback, including new arguments or information.</p>

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**Content Standard 7: Using Credit
Maintain credit worthiness, borrow at favorable terms and manage debt**

CT Personal Finance Frameworks Performance Standards 6-12	CT CCSS English Language Arts 6-12
	<p>9-10.WHST.7. Conduct short as well as more sustained research projects to answer a question (including a self-generated question) or solve a problem; narrow or broaden the inquiry when appropriate; synthesize multiple sources on the subject, demonstrating understanding of the subject under investigation.</p> <p>11-12.WHST.7. Conduct short as well as more sustained research projects to answer a question (including a self-generated question) or solve a problem; narrow or broaden the inquiry when appropriate; synthesize multiple sources on the subject, demonstrating understanding of the subject under investigation.</p> <p>9-10.WHST.8. Gather relevant information from multiple authoritative print and digital sources, using advanced searches effectively; assess the usefulness of each source in answering the research question; integrate information into the text selectively to maintain the flow of ideas, avoiding plagiarism and following a standard format for citation.</p> <p>11-12.WHST.8 Gather relevant information from multiple authoritative print and digital sources, using advanced searches effectively; assess the strengths and limitations of each source in terms of the specific task, purpose, and audience; integrate information into the text selectively to maintain the flow of ideas, avoiding plagiarism and overreliance on any one source and</p>

following a standard format for citation.

**Business and Finance Technology Education Frameworks
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**Content Standard 7: Using Credit
Maintain credit worthiness, borrow at favorable terms and manage debt**

CT Personal Finance Frameworks Performance Standards 6-12	CT CCSS English Language Arts 6-12
	<p>9-10.WHST.9. Draw evidence from informational texts to support analysis, reflection, and research.</p> <p>11-12.WHST.9. Draw evidence from informational texts to support analysis, reflection, and research.</p> <p>9-10.SL.2. Integrate multiple sources of information presented in diverse media or formats (e.g., visually, quantitatively, orally) evaluating the credibility and accuracy of each source.</p> <p>11-12.SL.2. Integrate multiple sources of information presented in diverse formats and media (e.g., visually, quantitatively, orally) in order to make informed decisions and solve problems, evaluating the credibility and accuracy of each source and noting any discrepancies among the data.</p> <p>9-10.SL.4. Present information, findings, and supporting evidence clearly, concisely, and logically such that listeners can follow the line of reasoning and the organization, development, substance, and style are appropriate to purpose, audience, and task.</p>

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CT Personal Finance Frameworks Performance Standards 6-12	CT CCSS English Language Arts 6-12
	<p>11-12.SL.4. Present information, findings, and supporting evidence, conveying a clear and distinct perspective, such that listeners can follow the line of reasoning, alternative or opposing perspectives are addressed, and the organization, development, substance, and style are appropriate to purpose, audience, and a range of formal and informal tasks.</p> <p>9-10.SL.5. Make strategic use of digital media (e.g., textual, graphical, audio, visual, and interactive elements) in presentations to enhance understanding of findings, reasoning, and evidence and to add interest.</p> <p>11-12.SL.5. Make strategic use of digital media (e.g., textual, graphical, audio, visual, and interactive elements) in presentations to enhance understanding of findings, reasoning, and evidence and to add interest.</p> <p>9-10.SL.6. Adapt speech to a variety of contexts and tasks, demonstrating command of formal English when indicated or appropriate. (See grades 9–10 Language standards 1 and 3 on pages 54 for specific expectations.)</p> <p>11-12.SL.6. Adapt speech to a variety of contexts and tasks, demonstrating a command of formal English when indicated or appropriate. (See grades 11–12 Language standards 1 and 3 on page 54 for specific expectations.)</p>

**Business and Finance Technology Education Frameworks
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**Content Standard 8: Protecting Against Risk
Use appropriate and cost-effective risk management strategies.**

CT Personal Finance Frameworks Performance Standards 6-12	CT CCSS English Language Arts 6-12
8.0 Analyze choices available to consumers for protection against risk and financial loss.	<p>9-10.RH.4. Determine the meaning of words and phrases as they are used in a text, including vocabulary describing political, social, or economic aspects of history/social studies.</p> <p>11-12-RH.4. Determine the meaning of words and phrases as they are used in a text, including analyzing how an author uses and refines the meaning of a key term over the course of a text (e.g., how Madison defines <i>faction</i> in <i>Federalist</i> No. 10).</p> <p>9-10.RH.7. Integrate quantitative or technical analysis (e.g., charts, research data) with qualitative analysis in print or digital text.</p> <p>11-12.RH.7. Integrate and evaluate multiple sources of information presented in diverse formats and media (e.g., visually, quantitatively, as well as in words) in order to address a question or solve a problem.</p> <p>9-10.RH.9. Compare and contrast treatments of the same topic in several primary and secondary sources.</p>
Beginning	
<ul style="list-style-type: none"> Identify risk in like and how to gain protection again the consequences of risk. 	
<ul style="list-style-type: none"> Explain how all types of insurance are based on the concept of risk sharing and statistical probability. 	
<ul style="list-style-type: none"> Evaluate insurance as a risk management strategy. 	
Intermediate	
<ul style="list-style-type: none"> Identify the type of insurance associated with different types of risk (e.g., automobile, personal and professional liability, home and apartment, health, life, long term care and disability). 	
<ul style="list-style-type: none"> Explain why insurance needs change throughout the life cycle. 	
<ul style="list-style-type: none"> Identify various suppliers of insurance (e.g. public and private). 	
<ul style="list-style-type: none"> Explain the role of insurance in financial planning. 	
Advanced	
<ul style="list-style-type: none"> Develop recommended insurance coverage for individuals/families for various risks and different income levels. 	
<ul style="list-style-type: none"> Develop a plan for family financial security (e.g., secure storage of documents, cash reserve, household inventory, medical records retention) in case of a disaster. 	

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	<p>11-12.RH.9. Demonstrate knowledge of eighteenth-, nineteenth- and early-twentieth-century foundational works of American literature, including how two or more texts from the same period treat similar themes or topics.</p> <p>9-10.RST.2. Determine the central ideas or conclusions of a text; trace the text’s explanation or depiction of a complex process, phenomenon, or concept; provide an accurate summary of the text.</p> <p>11-12.RST.2. Determine the central ideas or conclusions of a text; summarize complex concepts, processes, or information presented in a text by paraphrasing them in simpler but still accurate terms.</p> <p>9-10.RST.4. Determine the meaning of symbols, key terms, and other domain-specific words and phrases as they are used in a specific scientific or technical context relevant to <i>grades 9–10 texts and topics</i>.</p> <p>11-12.RST.4. Determine the meaning of symbols, key terms, and other domain-specific words and phrases as they are used in a specific scientific or technical context relevant to <i>grades 11–12 texts and topics</i>.</p>

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	<p>9-10.RST.6. Analyze the author’s purpose in providing an explanation, describing a procedure, or discussing an experiment in a text, defining the question the author seeks to address.</p> <p>11-12.RST.6. Analyze the author’s purpose in providing an explanation, describing a procedure, or discussing an experiment in a text, identifying important issues that remain unresolved.</p> <p>9-10.RST.7. Translate quantitative or technical information expressed in words in a text into visual form (e.g., a table or chart) and translate information expressed visually or mathematically (e.g., in an equation) into words.</p> <p>11-12.RST.7. Integrate and evaluate multiple sources of information presented in diverse formats and media (e.g., quantitative data, video, multimedia) in order to address a question or solve a problem.</p> <p>9-10.WHST.4. Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.</p>

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	<p>11-12.WHST.4. Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.</p> <p>9-10.WHST.7. Conduct short as well as more sustained research projects to answer a question (including a self-generated question) or solve a problem; narrow or broaden the inquiry when appropriate; synthesize multiple sources on the subject, demonstrating understanding of the subject under investigation.</p> <p>11-12.WHST.7. Conduct short as well as more sustained research projects to answer a question (including a self-generated question) or solve a problem; narrow or broaden the inquiry when appropriate; synthesize multiple sources on the subject, demonstrating understanding of the subject under investigation.</p> <p>9-10.WHST.9. Draw evidence from informational texts to support analysis, reflection, and research.</p> <p>11-12.WHST.9. Draw evidence from informational texts to support analysis, reflection, and research.</p>

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	<p>9-10.SL.2. Integrate multiple sources of information presented in diverse media or formats (e.g., visually, quantitatively, orally) evaluating the credibility and accuracy of each source.</p> <p>11-12.SL.2. Integrate multiple sources of information presented in diverse formats and media (e.g., visually, quantitatively, orally) in order to make informed decisions and solve problems, evaluating the credibility and accuracy of each source and noting any discrepancies among the data.</p> <p>9-10.SL.4. Present information, findings, and supporting evidence clearly, concisely, and logically such that listeners can follow the line of reasoning and the organization, development, substance, and style are appropriate to purpose, audience, and task.</p> <p>11-12.SL.4. Present information, findings, and supporting evidence, conveying a clear and distinct perspective, such that listeners can follow the line of reasoning, alternative or opposing perspectives are addressed, and the organization, development, substance, and style are appropriate to purpose, audience, and a range of formal and informal tasks.</p>

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	<p>9-10.SL.5. Make strategic use of digital media (e.g., textual, graphical, audio, visual, and interactive elements) in presentations to enhance understanding of findings, reasoning, and evidence and to add interest.</p> <p>11-12.SL.5. Make strategic use of digital media (e.g., textual, graphical, audio, visual, and interactive elements) in presentations to enhance understanding of findings, reasoning, and evidence and to add interest.</p> <p>9-10.SL.6. Adapt speech to a variety of contexts and tasks, demonstrating command of formal English when indicated or appropriate. (See grades 9–10 Language standards 1 and 3 on pages 54 for specific expectations.)</p> <p>11-12.SL.6. Adapt speech to a variety of contexts and tasks, demonstrating a command of formal English when indicated or appropriate. (See grades 11–12 Language standards 1 and 3 on page 54 for specific expectations.)</p>