

GRADE LEVEL: 10, 11, 12

SUBJECT: PERSONAL FINANCIAL RESPONSIBILITY

DATE: 2017-2018

GRADING PERIOD: QUARTER 1

MASTER COPY 4/2/2018

CONTENT	STANDARD INDICATORS	SKILLS	ASSESSMENT	VOCAB	PRIORITY
<b>FINANCIAL RESPONSIBILITY AND DECISION MAKING</b>					
<ul style="list-style-type: none"> <li>• Single income</li> <li>• Married income with dependents</li> </ul>	<b>PFR-1.1</b> Demonstrate taking responsibility for personal financial decisions.	<ul style="list-style-type: none"> <li>• Explain how individuals demonstrate responsibility for financial well-being over a lifetime.</li> <li>• Analyze ways financial responsibility is different for individuals with and without dependents.</li> </ul>	<ul style="list-style-type: none"> <li>• Money in Review</li> <li>• Quiz</li> </ul>	<ul style="list-style-type: none"> <li>• Career</li> <li>• Debt</li> <li>• Retirement</li> </ul>	Important
<ul style="list-style-type: none"> <li>• Short term</li> <li>• Medium Term</li> <li>• Long Term</li> <li>• Decision making process</li> </ul>	<b>PFR-1.4</b> Make financial decisions by systematically considering alternatives and consequences.	<ul style="list-style-type: none"> <li>• Set measurable short-term, medium-term, and long-term financial goals.</li> <li>• Evaluate the results of financial decisions.</li> <li>• Apply systematic decision making to long-term goals.</li> </ul>	<ul style="list-style-type: none"> <li>• Money in Review</li> <li>• Quiz</li> <li>• Test</li> </ul>	<ul style="list-style-type: none"> <li>• Budget</li> <li>• Zero Based Budget</li> </ul>	Critical
<ul style="list-style-type: none"> <li>• Employee Benefits</li> <li>• Employer Contribution</li> <li>• Health Insurance</li> </ul>	<b>PFR-2.3</b> Explain how taxes and employee benefits relate to disposable income.	<ul style="list-style-type: none"> <li>• Analyze typical employee benefits and explain why they are a form of compensation.</li> <li>• Describe benefits of employer sponsored savings plans and other personal options for shifting current income to the future.</li> </ul>	<ul style="list-style-type: none"> <li>• Money in Review</li> <li>• Quiz</li> <li>• Test</li> </ul>	<ul style="list-style-type: none"> <li>• 401 K</li> <li>• 403 B</li> <li>• Mutual Funds</li> <li>• Pre-tax</li> <li>• Non-deferred tax</li> <li>• Out of Pocket</li> </ul>	Critical

CONTENT	STANDARD INDICATORS	SKILLS	ASSESSMENT	VOCAB	PRIORITY
<b>FINANCIAL RESPONSIBILITY AND DECISION MAKING</b>					
<ul style="list-style-type: none"> <li>• Financial Plan</li> <li>• Present Budget</li> <li>• Future Budget</li> <li>• Inflow Resource</li> <li>• Outflow Resource</li> </ul>	<p><b>PFR-3.1</b> Develop a personal financial plan to demonstrate the ability to use money management skills and strategies.</p>	<ul style="list-style-type: none"> <li>• Create a basic budget with categories for income, taxes, planned savings, and fixed and variable expenses.</li> <li>• Analyze and adjust budget categories to manage spending and achieve financial goals.</li> <li>• Develop a personal financial plan that shows allocation of income, spending, saving, investing and sharing/giving over a year-long time span.</li> <li>• Analyze a plan to secure funding for a financial goal (such as college, major consumer purchases, etc.).</li> </ul>	<ul style="list-style-type: none"> <li>• Money in Review</li> <li>• Quiz</li> <li>• Test</li> </ul>	<ul style="list-style-type: none"> <li>• Cash Flow</li> <li>• Investment</li> <li>• Fixed Expense</li> <li>• Variable Expense</li> <li>• Budget</li> <li>• Goals</li> <li>• Income</li> <li>• Expenses</li> <li>• Zero Based Budget</li> </ul>	Critical
<ul style="list-style-type: none"> <li>• Recordkeeping</li> <li>• Budget</li> </ul>	<p><b>PFR-3.2</b> Develop a system for keeping and using financial records.</p>	<ul style="list-style-type: none"> <li>• Utilize a system to record income and spending for categories such as purchases, services, and taxes.</li> <li>• Demonstrate recordkeeping that utilizes digital financial management systems.</li> </ul>	<ul style="list-style-type: none"> <li>• Money in Review</li> <li>• Checking Simulation</li> <li>• Quiz</li> <li>• Test</li> </ul>	<ul style="list-style-type: none"> <li>• Decision Making</li> <li>• Revenue</li> <li>• Expenses</li> </ul>	Critical

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<b>FINANCIAL RESPONSIBILITY AND DECISION MAKING</b>					
<ul style="list-style-type: none"> <li>• Debt</li> <li>• Saving</li> <li>• Student Loan</li> <li>• Scholarship Application</li> <li>• Grant</li> <li>• College Application</li> <li>• Financial Assistance</li> </ul>	<b>PFR-3.3</b> Analyze services of financial institutions.	<ul style="list-style-type: none"> <li>• Evaluate different payment methods, including cash, checks, stored-value cards, debit cards, credit cards, and electronic or online payment systems.</li> <li>• Demonstrate skill in basic financial tasks (such as bill payments, check writing, reconciling checking and debit account statements, and monitoring printed and online account statements for accuracy).</li> <li>• Investigate and demonstrate ability to apply for financial assistance (such as FAFSA, 21st Century Scholars, scholarships, grants, and aid from colleges and universities) for post-secondary education.</li> </ul>	<ul style="list-style-type: none"> <li>• Money in Review</li> <li>• Checking Simulation</li> <li>• Quiz.</li> <li>• Test</li> </ul>	<ul style="list-style-type: none"> <li>• Outstanding Deposits</li> <li>• Outstanding Checks</li> <li>• Service Charge</li> <li>• Bank Statement</li> <li>• Post Secondary Education</li> <li>• FAFSA</li> </ul>	Critical
<ul style="list-style-type: none"> <li>• Media Influence</li> <li>• Need</li> <li>• Wants</li> <li>• Budget</li> </ul>	<b>PFR-3.4</b> Apply consumer skills to purchase decisions.	<ul style="list-style-type: none"> <li>• Evaluate impact of external factors (such as marketing, advertising and the economy) on spending decisions.</li> <li>• Justify consumer buying decisions by evaluating external factors.</li> </ul>	<ul style="list-style-type: none"> <li>• Money in Review</li> <li>• Quiz</li> <li>• Test</li> </ul>	<ul style="list-style-type: none"> <li>• Envelope System</li> <li>• Budget</li> <li>• Impulse Buy</li> <li>• Need</li> <li>• Want</li> <li>• Advertising Influence</li> </ul>	Important

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<b>FINANCIAL RESPONSIBILITY AND DECISION MAKING</b>					
<ul style="list-style-type: none"> <li>Budget</li> <li>Additional Revenue</li> <li>Cost Analysis</li> </ul>	<b>PFR-4.1</b> Analyze the costs and benefits of using various types of credit such as student loans, home and automotive loans, and credit cards.	<ul style="list-style-type: none"> <li>Evaluate the cost of borrowing a set amount of money using various types of credit.</li> <li>Explain how grace periods, methods of calculating interest, and fees affect borrowing costs.</li> <li>Apply systematic decision making to identify the most cost-effective option for making a purchase.</li> </ul>	<ul style="list-style-type: none"> <li>Money in Review</li> <li>Quiz</li> <li>Test</li> </ul>	<ul style="list-style-type: none"> <li>Credit</li> <li>Finance Charge</li> <li>Annual Percentage Rate</li> <li>Fees</li> <li>Decision Process</li> <li>Debt Snowball</li> <li>Annual Fee</li> <li>Interest Formula</li> </ul>	Critical
<ul style="list-style-type: none"> <li>Credit Report</li> <li>Debt Payment</li> </ul>	<b>PFR-4.2</b> Analyze factors that influence establishing and maintaining a good credit rating.	<ul style="list-style-type: none"> <li>Analyze the effect of positive and negative credit reports on credit worthiness.</li> <li>Illustrate steps to overcome a negative credit report and improve a personal financial future.</li> </ul>	<ul style="list-style-type: none"> <li>Money in Review</li> <li>Quiz</li> <li>Test</li> </ul>	<ul style="list-style-type: none"> <li>FICO Score</li> <li>Credit History</li> </ul>	Critical
<ul style="list-style-type: none"> <li>Payroll</li> <li>Pay Yourself Principle</li> </ul>	<b>PFR-6.1</b> Evaluate how saving contributes to financial wellbeing.	<ul style="list-style-type: none"> <li>Analyze effect of saving strategies, including "pay yourself first," payroll deduction, automatic savings options, and reflective spending practices on financial wellbeing.</li> <li>Compare the interest generated by simple and compound interest at various rates.</li> </ul>	<ul style="list-style-type: none"> <li>Money in Review</li> <li>Quiz</li> <li>Test</li> </ul>	<ul style="list-style-type: none"> <li>Simple Interest Formula</li> <li>Compound Interest</li> <li>Automatic Payroll Deduction</li> </ul>	Important

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<b>FINANCIAL RESPONSIBILITY AND DECISION MAKING</b>					
<ul style="list-style-type: none"> <li>• Wealth Building</li> <li>• Future Wealth</li> </ul>	<b>PFR-6.2</b> Apply strategies for creating wealth and building assets.	<ul style="list-style-type: none"> <li>• Compare various investing strategies for their potential to build wealth.</li> <li>• Analyze investment possibilities utilizing the principles of time value of money and opportunity costs.</li> </ul>	<ul style="list-style-type: none"> <li>• Money in Review</li> <li>• Quiz</li> <li>• Test</li> </ul>	<ul style="list-style-type: none"> <li>• Time Value of Money</li> <li>• Wealth</li> <li>• Wealth Building</li> <li>• Opportunity Cost</li> <li>• Emergency Fund</li> <li>• Retirement</li> </ul>	Important
<ul style="list-style-type: none"> <li>• Money Market</li> <li>• Mutual Funds</li> <li>• IRA</li> <li>• Economy</li> </ul>	<b>PFR-6.3</b> Compare saving and investment alternatives.	<ul style="list-style-type: none"> <li>• Analyze the characteristics (such as earnings, risks, liquidity) and benefits of various saving and investment options in the current economy.</li> <li>• Analyze investment alternatives utilizing principles of inflation and other economic factors.</li> </ul>	<ul style="list-style-type: none"> <li>• Money in Review</li> <li>• Quiz</li> <li>• Test</li> </ul>	<ul style="list-style-type: none"> <li>• Liquidity</li> <li>• Low Risk</li> <li>• Medium Risk</li> <li>• High Risk</li> <li>• Emergency Fund</li> <li>• Inflation</li> <li>• Deflation</li> </ul>	Important

GRADE LEVEL: 10, 11, 12

SUBJECT: PERSONAL FINANCIAL RESPONSIBILITY

DATE: 2017-2018

GRADING PERIOD: QUARTER 2

MASTER COPY 4/2/2018

CONTENT	STANDARD INDICATORS	SKILLS	ASSESSMENT	VOCAB	PRIORITY
<b>FINANCIAL RESPONSIBILITY AND DECISION MAKING</b>					
<ul style="list-style-type: none"> <li>Marketing Tactics</li> <li>Buyer Beware</li> <li>Significant Purchases</li> </ul>	<b>PFR-1.2</b> Analyze financial information from a variety of reliable and questionable sources.	<ul style="list-style-type: none"> <li>Investigate current types of consumer fraud, including online scams.</li> </ul>	<ul style="list-style-type: none"> <li>Money in Review</li> <li>Quiz</li> <li>Test</li> </ul>	<ul style="list-style-type: none"> <li>Caveat Emptor</li> <li>Buyer Remorse</li> <li>Brand Recognition</li> </ul>	Important
<ul style="list-style-type: none"> <li>Consumer Protection Laws</li> </ul>	<b>PRF-1.3</b> Utilize consumer protection laws and resources.	<ul style="list-style-type: none"> <li>Describe services of Indian's consumer protection agency and its benefits to consumers.</li> </ul>	<ul style="list-style-type: none"> <li>Money in Review</li> <li>Quiz</li> <li>Test</li> </ul>	<ul style="list-style-type: none"> <li>Better Business Bureau</li> <li>Federal and State Consumer Laws</li> </ul>	
<ul style="list-style-type: none"> <li>Contract</li> <li>Duties</li> <li>Benefits</li> </ul>	<b>PFR-1.5</b> Demonstrate communication strategies for discussing financial issues.	<ul style="list-style-type: none"> <li>Compare and contrast the benefits of sharing financial goals and personal finance information with a potential partner before forming a partnership.</li> <li>Describe essential elements of a contract between individuals and between individuals and businesses.</li> </ul>	<ul style="list-style-type: none"> <li>Money in Review</li> <li>Quiz</li> <li>Test</li> </ul>	<ul style="list-style-type: none"> <li>Proprietorship</li> <li>Partnership</li> <li>Corporation</li> </ul>	Important
<ul style="list-style-type: none"> <li>Financial Security</li> <li>Identity Theft</li> </ul>	<b>PFR-1.6</b> Demonstrate strategies to control personal information.	<ul style="list-style-type: none"> <li>Describe the actions a victim of identity theft can take to restore personal security.</li> </ul>	<ul style="list-style-type: none"> <li>Money in Review</li> <li>Quiz</li> <li>Test</li> </ul>	<ul style="list-style-type: none"> <li>Equifax</li> <li>Experian</li> <li>TransUnion</li> <li>Credit Bureau</li> <li>FCRA</li> </ul>	Important

CONTENT	STANDARD INDICATORS	SKILLS	ASSESSMENT	VOCAB	PRIORITY
<b>RELATING INCOME AND CAREERS</b>					
<ul style="list-style-type: none"> <li>• Economy</li> <li>• Inflation</li> <li>• Deflation</li> </ul>	<b>PFR-2.1</b> Describe how personal factors, career choices, and economic conditions affect income.	<ul style="list-style-type: none"> <li>• Analyze ways economic, social, cultural, education and political conditions can affect income and career potential.</li> <li>• Analyze the financial risks and benefits of entrepreneurship as a career choice.</li> </ul>	<ul style="list-style-type: none"> <li>• Money in Review</li> <li>• Quiz</li> <li>• Test</li> </ul>	<ul style="list-style-type: none"> <li>• Risk Factors</li> <li>• Economy</li> <li>• Inflation</li> <li>• Demand</li> <li>• Deflation</li> <li>• Career Choice</li> </ul>	Important
<ul style="list-style-type: none"> <li>• Sources of Income</li> <li>• Assistance Program</li> </ul>	<b>PFR-2.2</b> Identify sources of personal income.	<ul style="list-style-type: none"> <li>• Compare and contrast wage, gift, rent, interest, dividend, capital gain, tip, commission, and business profit as sources of personal income.</li> <li>• Analyze the advantages and disadvantages of participation in government assistance programs.</li> </ul>	<ul style="list-style-type: none"> <li>• Money in Review</li> <li>• Quiz</li> <li>• Test</li> </ul>	<ul style="list-style-type: none"> <li>• Other Income</li> <li>• Welfare</li> <li>• Taxed Income</li> </ul>	Important
<b>PLANNING AND MANAGING MONEY</b>					
<ul style="list-style-type: none"> <li>• Post-Secondary Education and Aid.</li> </ul>	<b>PFR-3.3</b> Analyze services of financial institutions.	<ul style="list-style-type: none"> <li>• Investigate and demonstrate ability to apply for financial assistance (such as FAFSA, 21st Century Scholars, scholarships, grants, and aid from colleges and universities) for post-secondary education.</li> </ul>	<ul style="list-style-type: none"> <li>• Money in Review</li> <li>• Quiz</li> <li>• Test</li> </ul>	<ul style="list-style-type: none"> <li>• Financial Aid</li> <li>• FAFSA</li> <li>• Scholarship</li> <li>• Grant</li> <li>• Work Study</li> </ul>	Critical

CONTENT	STANDARD INDICATORS	SKILLS	ASSESSMENT	VOCAB	PRIORITY
<b>PLANNING AND MANAGING MONEY</b>					
<ul style="list-style-type: none"> <li>• Giving of Your Wealth</li> </ul>	<b>PFR-3.5</b> Connect the role of charitable giving, volunteer service, to community development and quality of life.	<ul style="list-style-type: none"> <li>• Demonstrate budgeting financial and other resources to make contributions to a charitable organization.</li> </ul>	<ul style="list-style-type: none"> <li>• Money in Review</li> <li>• Quiz</li> <li>• Test</li> </ul>	<ul style="list-style-type: none"> <li>• Nonprofits</li> <li>• Legacy</li> <li>• Philanthropy</li> <li>• Values</li> </ul>	Important
<ul style="list-style-type: none"> <li>• Financial Advisor</li> <li>• Attorney</li> <li>• Power of Attorney</li> <li>• Will</li> </ul>	<b>PFR-3.6</b> Examine the purpose and value of estate planning.	<ul style="list-style-type: none"> <li>• Contrast wills, "living wills," trusts and other ways estates can be transferred.</li> <li>• Evaluate estate planning tools (such as pensions, retirements, social security, trusts, and annuities).</li> </ul>	<ul style="list-style-type: none"> <li>• Money in Review</li> <li>• Quiz</li> <li>• Test</li> </ul>	<ul style="list-style-type: none"> <li>• Estate</li> <li>• Beneficiary</li> <li>• Division of Wealth</li> </ul>	Important
<b>MANAGING CREDIT AND DEBT</b>					
<ul style="list-style-type: none"> <li>• Living Within Your Means</li> </ul>	<b>PFR-4.3</b> Analyze methods and benefits of avoiding or correcting credit and debt problems.	<ul style="list-style-type: none"> <li>• Evaluate the effect of living beyond one's financial resources.</li> <li>• Analyze actions that a consumer can take to reduce or better manage excessive debt.</li> </ul>	<ul style="list-style-type: none"> <li>• Money in Review</li> <li>• Quiz</li> <li>• Test</li> </ul>	<ul style="list-style-type: none"> <li>• Living Within Your Means</li> <li>• Credit Report</li> <li>• FICO Score</li> <li>• Debt</li> <li>• Consolidate Debt</li> <li>• Second Job</li> </ul>	Critical
<ul style="list-style-type: none"> <li>• Consumer Rights</li> <li>• Consumer Advocate</li> </ul>	<b>PFR-4.4</b> Analyze major consumer credit laws and the changing nature of these laws.	<ul style="list-style-type: none"> <li>• Analyze online and printed resources for up-to-date information about consumer credit rights.</li> <li>• Describe debtors' and creditors' rights related to debt that is not paid.</li> </ul>	<ul style="list-style-type: none"> <li>• Internet Quiz</li> <li>• Money in Review</li> <li>• Quiz</li> <li>• Test</li> </ul>	<ul style="list-style-type: none"> <li>• Credit Bureau</li> <li>• Experian</li> <li>• TransUnion</li> <li>• Equifax</li> <li>• Better Business Bureau</li> <li>• State Attorney General</li> </ul>	Important



CONTENT	STANDARD INDICATORS	SKILLS	ASSESSMENT	VOCAB	PRIORITY
<b>RISK MANAGEMENT AND INSURANCE</b>					
<ul style="list-style-type: none"> <li>• Types of Insurance</li> <li>• Emergency</li> <li>• Risk</li> </ul>	<p><b>PFR-5.1</b> Examine various types of financial risk and risk management strategies.</p>	<ul style="list-style-type: none"> <li>• Describe ways people can manage risk through avoidance, reduction, retention, assumption, and transfer of risk.</li> </ul>	<ul style="list-style-type: none"> <li>• Money in Review</li> <li>• Quiz</li> <li>• Test</li> </ul>	<ul style="list-style-type: none"> <li>• Emergency Fund</li> <li>• Types of Insurance</li> <li>• Out of Pocket Expense</li> <li>• Deductible</li> <li>• Co-Pay</li> <li>• Long Term Care</li> <li>• Disability</li> </ul>	Critical
<ul style="list-style-type: none"> <li>• Risk Management</li> <li>• Protecting Wealth</li> </ul>	<p><b>PFR-5.2</b> Examine the purposes, types, and costs associated with insurance.</p>	<ul style="list-style-type: none"> <li>• Analyze the types and amounts of coverage, and features needed, for various stages of life for health, property, life, disability, and liability insurance.</li> <li>• Analyze factors that can reduce or increase the amount and type of insurance coverage needed.</li> <li>• Analyze factors that affect cost of insurance for various types of insurance.</li> </ul>	<ul style="list-style-type: none"> <li>• Money in Review</li> <li>• Quiz</li> <li>• Test</li> </ul>	<ul style="list-style-type: none"> <li>• Cost of Insurance</li> <li>• Deductible</li> <li>• HSA</li> <li>• PPO</li> <li>• Disability</li> <li>• Long Term Care</li> <li>• Homeowners</li> <li>• Auto</li> </ul>	Critical

CONTENT	STANDARD INDICATORS	SKILLS	ASSESSMENT	VOCAB	PRIORITY
<b>SAVING AND INVESTING</b>					
<ul style="list-style-type: none"> <li>• Portfolio</li> <li>• Financial Advisor</li> <li>• Risk Level</li> </ul>	<b>PFR-6.2</b> Apply strategies for creating wealth and building assets.	<ul style="list-style-type: none"> <li>• Compare various investing strategies for their potential to build wealth.</li> <li>• Analyze investment possibilities utilizing the principles of time value of money and opportunity costs.</li> <li>• Calculate the end value of lump sum and periodic investments.</li> </ul>	<ul style="list-style-type: none"> <li>• Internet</li> <li>• Money in Review</li> <li>• Quiz</li> <li>• Test</li> </ul>	<ul style="list-style-type: none"> <li>• Diversification</li> <li>• Liquidity</li> <li>• Investing</li> <li>• Portfolio</li> <li>• Stocks</li> <li>• Mutual Fund</li> <li>• Tax Favored Dollars</li> </ul>	Critical
<ul style="list-style-type: none"> <li>• Investments</li> <li>• Income Surplus</li> <li>• Time of Money</li> </ul>	<b>PFR-6.3</b> Compare saving and investment alternatives.	<ul style="list-style-type: none"> <li>• Analyze the characteristics (such as earnings, risks, liquidity) and benefits of various saving and investment options in the current economy.</li> <li>• Analyze investment alternatives utilizing principles of inflation and other economic factors.</li> </ul>	<ul style="list-style-type: none"> <li>• Money in Review</li> <li>• Quiz</li> <li>• Test</li> </ul>	<ul style="list-style-type: none"> <li>• Liquidity</li> <li>• Rate of Return</li> <li>• Short Term Return</li> <li>• Long Term Return</li> <li>• High Risk</li> <li>• Medium Risk</li> <li>• Low Risk</li> <li>• Fees</li> <li>• Bull</li> <li>• Bear</li> <li>• Economy</li> </ul>	Critical

CONTENT	STANDARD INDICATORS	SKILLS	ASSESSMENT	VOCAB	PRIORITY
<b>SAVING AND INVESTING</b>					
<ul style="list-style-type: none"> <li>• Financial Advisor</li> <li>• Economy</li> <li>• Sell or Keep Investment</li> </ul>	<b>PFR-6.4</b> Describe how to buy and sell investments.	<ul style="list-style-type: none"> <li>• Compare advantages and disadvantages of buying and selling investments through various channels, including financial advisors, investment clubs, and online brokers.</li> <li>• Compare the investment objectives and historical rates of return of various Investment options.</li> </ul>	<ul style="list-style-type: none"> <li>• Internet</li> <li>• Money in Review</li> <li>• Quiz</li> <li>• Test</li> </ul>	<ul style="list-style-type: none"> <li>• Economy</li> <li>• Heart of a Teacher</li> <li>• Trust</li> <li>• Track Record</li> </ul>	Critical
<ul style="list-style-type: none"> <li>• Economy</li> <li>• World Events</li> <li>• Political Effects</li> </ul>	<b>PFR-6.5</b> Analyze factors that affect the rate of return on investments.	<ul style="list-style-type: none"> <li>• Analyze the rate of return on investments using time value of money and economic conditions as factors.</li> <li>• Calculate the amount of taxes on investments and income tax-free earnings.</li> </ul>	<ul style="list-style-type: none"> <li>• Internet</li> <li>• Money in Review</li> <li>• Quiz</li> <li>• Test</li> </ul>	<ul style="list-style-type: none"> <li>• Economy</li> <li>• Time Value of Money</li> <li>• Rate of Return History</li> <li>• Bear Market</li> <li>• Bull Market</li> <li>• Taxable Interest</li> <li>• Taxable Dividend</li> </ul>	Important
<ul style="list-style-type: none"> <li>• Securities and Exchange Commission</li> <li>• Federal Reserve System</li> </ul>	<b>PFR-6.6</b> Analyze how agencies that regulate financial markets protect investors.	<ul style="list-style-type: none"> <li>• Explain how federal and state financial regulatory agencies decrease savings and investing risks.</li> <li>• Identify additional services and benefits of the Indiana Securities Division and other federal and state regulators.</li> </ul>	<ul style="list-style-type: none"> <li>• Internet</li> <li>• Money in Review</li> <li>• Quiz</li> <li>• Test</li> </ul>	<ul style="list-style-type: none"> <li>• Securities and Exchange Commission</li> <li>• Federal Regulations</li> <li>• State Regulations</li> </ul>	Important