

# Grades 9-12

## Credit and Debt HS.PFE.A

- 1 Understand components used to build credit and investigate actions that could impact personal credit scores. HS.PFE.A.1
- 2 Compare and contrast various types of consumer credit and the costs and benefits of borrowing money. HS.PFE.A.2
- 3 Analyze the long-term impacts of high and low credit scores. HS.PFE.A.3

## Banking, Investing, Saving and Repayment HS.PFE.B

- 1 Describe the roles of various types of financial institutions, and explore products and services provided by these institutions. HS.PFE.B.1
- 2 Develop goals for building assets using various investment options, and identify potential risks and rewards for a given strategy. HS.PFE.B.2
- 3 Evaluate repayment strategies, risks and costs for various types of consumer credit use, including simple or compound interest calculations. HS.PFE.B.3

## Budgeting, Spending and Money Management HS.PFE.C

- 1 Describe budgeting strategies for savings goals, emergency funds, fixed expenses and variable expenses. HS.PFE.C.1
- 2 Identify and examine the costs and benefits of financial decisions. HS.PFE.C.2
- 3 Apply a budgeting strategy to create a sample budget that includes common costs associated with housing, transportation, and insurance products and analyze the outcomes. HS.PFE.C.3

## Personal Income, Taxes and Services HS.PFE.D

- 1 Define and identify examples of common types of income. HS.PFE.D.1
- 2 Understand the personal income tax filing cycle, including common tax forms and available tax preparation resources and options. HS.PFE.D.2
- 3 Understand taxes associated with various sources of income and common tax credits that could reduce individual tax liability. HS.PFE.D.3
- 4 Understand common types of federal, state, regional, and local taxes and associated tax-funded services provided. HS.PFE.D.4

## Maintaining Financial Well-being HS.PFE.E

- 1 Analyze the psychology of money through cultural, social, and emotional influences on financial behavior. HS.PFE.E.1

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**2 Analyze and apply multiple sources of information when making consumer decisions.** HS.PFE.E.2

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**3 Understand and apply strategies to prevent fraud and personal identity theft.** HS.PFE.E.3