



**CROSSWALK**  
**NEFE**  
**High School**  
**Financial Planning Program®**  
**National Academic Standards**  
**July 2007**

	Unit 1 Financial Plan						Unit 2 Budgeting						Unit 3 Investing				Unit 4 Good Debt, Bad Debt				Unit 5 Your Money				Unit 6 Insurance				Unit 7 Your Career																											
	<b>1. Create a personal financial plan</b>						<b>2. Create a personal budget</b>						<b>3. Propose your own saving and investing plan</b>				<b>4. Select strategies to use in handling for handling credit and managing debt</b>				<b>5. Demonstrate how to use various financial services</b>				<b>6. Create a personal insurance plan to minimize your personal or financial losses</b>				<b>7. Examine how a career choice and lifestyle affect your financial plan</b>																											
	1A.	1B.	1C.	1D.	1E.	1F.	2A.	2B.	2C.	2D.	2E.	2F.	2G.	2H.	3A.	3B.	3C.	3D.	3E.	4A.	4B.	4C.	4D.	4E.	4F.	4G.	5A.	5B.	5C.	5D.	5E.	5F.	6A.	6B.	6C.	6D.	6E.	7A.	7B.	7C.	7D.	7E.	7F.													
NBE-PF.I Personal Decision Making: Use a rational decision-making process as it applies to the roles of citizens, workers, and consumers.	X			X	X	X						X			X		X	X	X								X			X	X		X			X																				
NBE-PF.II Earning a Living: Identify various forms of income and analyze factors that affect income as a part of the career decision-making process.	X		X				X		X																														X	X	X	X	X	X	X	X	X	X	X	X						
NBE-PF.III Managing Finances and Budgeting: Develop and evaluate a spending/savings plan.							X	X	X	X	X	X	X	X	X			X															X						X																	
NBE-PF.IV Saving and Investing: Evaluate savings and investment options to meet short- and long-term goals.							X								X	X		X	X																																					
NBE-PF.V Buying Goods and Services: Apply a decision-making model to maximize consumer satisfaction when buying goods and services.															X		X		X								X			X			X			X																				
NBE-PF.VI Banking: Evaluate services provided by financial deposit institutions to transfer funds.																											X				X																									
NBE-PF.VII Using Credit: Analyze factors that affect the choice of credit, the cost of credit, and the legal aspects of using credit.																																	X	X	X	X	X	X																		
NBE-PF.VIII Protecting Against Risk: Analyze choices available to consumers for protection against risk and financial loss.																																	X	X	X	X	X	X																		