

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							
	1. Create a personal financial plan				2. Create a personal budget				3. Propose your own saving and investing plan				4. Select strategies to use in handling for handling credit and managing debt				5. Demonstrate how to use various financial services				6. Create a personal insurance plan to minimize your personal or financial losses				7. Examine how a career choice and lifestyle affect your financial plan							
NCEE-12 Students will understand that interest rates, adjusted for inflation, rise and fall to balance the amount saved with the amount borrowed, which affects the allocation of scarce resources between present and future uses. Students will be able to use this knowledge to explain situations in which they pay or receive interest, and explain how they would react to changes in interest rates if they were making or receiving interest payments.											X				X																	
NCEE-13 Students will understand that income for most people is determined by the market value of the productive resources they sell. What workers earn depends, primarily, on the market value of what they produce and how productive they are. Students will be able to use this knowledge to predict future earnings based on their current plans for education, training, and career options.											X																				X	
NCEE-14 Students will understand that entrepreneurs are people who take the risks of organizing productive resources to make goods and services. Profit is an important incentive that leads entrepreneurs to accept the risks of business failure. Students will be able to use this knowledge to identify the risks, returns, and other characteristics of entrepreneurship that bear on its attractiveness as a career.																															X	