

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								
	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.								
JSCPFS-3 MONEY MANAGEMENT AND PLANNING: Organize personal finances and use a budget to manage cash flow	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X					X																															
JSCPFS 3-1 Develop a plan for spending and saving	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X					X				X	X	X	X	X		X	X	X	X	X																	
JSCPFS 3-2 Develop a system for keeping and using financial records							X							X							X							X						X																	
JSCPFS 3-3 Describe how to use different payment methods																				X	X	X					X	X	X	X	X																				
JSCPFS 3-4 Apply consumer skills to purchase decisions	X			X											X		X		X	X				X			X	X	X	X	X		X		X																
JSCPFS 3-5 Consider charitable giving							X				X																																								
JSCPFS 3-6 Develop a personal financial plan	X			X	X	X	X					X	X						X														X						X											X	
JSCPFS 3-7 Examine the purpose and importance of a will																																																			
JSCPFS-4 CREDIT AND DEBT: Maintain creditworthiness, borrow at favorable terms, and manage debt																																																			
JSCPFS 4-1 Identify the costs and benefits of various types of credit																				X	X	X	X				X			X																					
JSCPFS 4-2 Explain the purpose of a credit record and identify borrowers' credit report rights																				X			X	X	X		X			X																					
JSCPFS 4-3 Describe ways to avoid or correct debt problems																				X			X	X	X	X	X			X																					
JSCPFS 4-4 Summarize major consumer credit laws																				X			X	X	X	X	X			X																					

