



## FoolProof modules aligned to The Common Core Standards

Module 1: When it Hits the Fan!	Curriculum:	
<p>Core message: Your credit will rule your life.</p>	<ol style="list-style-type: none"> <li>1. Understanding You and your money.</li> <li>2. Basic fundamentals of money and decision making.</li> <li>3. Identify the role of money in your life.</li> <li>4. Explore the common mistakes made with money.</li> <li>5. Identify the consequences of being irresponsible with money, including the impact on job prospects.</li> <li>6. Examine the real-life scary look at financial scams aimed at young people.</li> <li>7. Identify the real-life potential dangers of poor decision-making regarding money.</li> </ol>	
Common Core State Standards (ELA)		
<p>English Language Arts</p>	<p>College and Career Readiness Anchor Standards for Language - Vocabulary Acquisition and Use.</p> <p>CCRA.L.6 - Acquire and use accurately a range of general academic and domain-specific words and phrases sufficient for reading, writing, speaking, and listening at the college and career readiness level; demonstrate independence in gathering vocabulary knowledge when encountering an unknown term important to comprehension or expression.</p> <p>College and Career Readiness Anchor Standards for Speaking and Listening - Comprehension and Collaboration.</p> <p>CCRA.SL.1 - Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others ideas and expressing their own clearly and persuasively.</p>	

History/Social Studies -- Grade 11-12 - Craft and Structure	RH.11-12.4 - Determine the meaning of words and phrases as they are used in a text, including analyzing how an author uses and refines the meaning of a key term over the course of a text (e.g., how Madison defines faction in Federalist No. 10).	
History/Social Studies -- Grade 9-10 - Craft and Structure	RH.9-10.4 - Determine the meaning of words and phrases as they are used in a text, including vocabulary describing political, social, or economic aspects of history/social science.	
History/Social Studies -- Grade 11-12 - Key Ideas and Details	<p>RH.11-12.1 - Cite specific textual evidence to support analysis of primary and secondary sources, connecting insights gained from specific details to an understanding of the text as a whole.</p> <p>RH.11-12.3 - Evaluate various explanations for actions or events and determine which explanation best accords with textual evidence, acknowledging where the text leaves matters uncertain.</p> <p>RH.11-12.6 - Evaluate authors differing points of view on the same historical event or issue by assessing the author's claims, reasoning, and evidence.</p> <p>RH.11-12.7 - Integrate and evaluate multiple sources of information presented in diverse formats and media (e.g., visually, quantitatively, as well as in words) in order to address a question or solve a problem.</p>	

History/Social Studies -- Grade 9-10 -  
Key Ideas and Details

RH.9-10.1 - Cite specific textual evidence to support analysis of primary and secondary sources, attending to such features as the date and origin of the information.

RH.9-10.3 - Analyze in detail a series of events described in a text; determine whether earlier events caused later ones or simply preceded them.

RH.9-10.6 - Compare the point of view of two or more authors for how they treat the same or similar topics, including which details they include and emphasize in their respective accounts.

RH.9-10.7 - Integrate quantitative or technical analysis (e.g., charts, research data) with qualitative analysis in print or digital text.



## FoolProof modules aligned to The Common Core Standards

Module 2: Breathing Without Air!		
Core message: You are the only person who determines your credit.	1. Identify what a bad decision is using examples based on teenagers' common mistakes.	
	2. Explain what credit is.	
	3. Identify the role of credit in your life.	
	4. Identify what mistakes can be made with poor credit decisions.	
	5. Explain the importance of paying on time.	
	6. Explain the dangers of minimum payments.	
	7. Identify what a credit score is and identify the five factors that control credit score.	
	8. Identify and comprehend risk-based lending.	
Common Core State Standards (ELA)		
English Language Arts	<p>College and Career Readiness Anchor Standards for Language - Vocabulary Acquisition and Use</p> <p>CCRA.L.6 - Acquire and use accurately a range of general academic and domain-specific words and phrases sufficient for reading, writing, speaking, and listening at the college and career readiness level; demonstrate independence in gathering vocabulary knowledge when encountering an unknown term important to comprehension or expression.</p> <p>College and Career Readiness Anchor Standards for Speaking and Listening - Comprehension and Collaboration</p> <p>CCRA.SL.1 - Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others ideas and expressing their own clearly and persuasively.</p>	

History/Social Studies - Grade 11-12 - Key Ideas and Details	<p>RH.11-12.1 - Cite specific textual evidence to support analysis of primary and secondary sources, connecting insights gained from</p> <p>RH.11-12.3 - Evaluate various explanations for actions or events and determine which explanation best accords with textual evidence, acknowledging where the text leaves matters uncertain.</p> <p>RH.11-12.6 - Evaluate authors differing points of view on the same historical event or issue by assessing the author's claims, reasoning, and evidence.</p> <p>RH.11-12.7 - Integrate and evaluate multiple sources of information presented in diverse formats and media (e.g., visually, quantitatively, as well as in words) in order to address a question</p>	
History/Social Studies - Grade 9-10 - Key Ideas and Details	<p>RH.9-10.1 - Cite specific textual evidence to support analysis of primary and secondary sources, attending to such features as the date and origin of the information.</p> <p>RH.9-10.3 - Analyze in detail a series of events described in a text; determine whether earlier events caused later ones or simply preceded them.</p> <p>RH.9-10.6 - Compare the point of view of two or more authors for how they treat the same or similar topics, including which details they include and emphasize in their respective accounts.</p> <p>RH.9-10.7 - Integrate quantitative or technical analysis (e.g., charts, research data) with qualitative analysis in print or digital text.</p>	
Writing Grade 11-12 - Text Types and Purposes	WHST.11-12.1 - Write arguments focused on discipline-specific content.	

Writing Grade 9-10 - Text Types and Purposes

WHST.9-10.1 - Write arguments focused on discipline-specific content

1. Identify what a bad decision is using examples based on teenagers' common mistakes.
2. Explain what credit is.
3. Identify the role of credit in your life.
4. Identify what mistakes can be made with poor credit decisions.
5. Explain the importance of paying on time.
6. Explain the dangers of minimum payments.
7. Identify what a credit score is and identify the five factors that control credit score.
8. Identify and comprehend risk-based lending.



## FoolProof modules aligned to The Common Core Standards

<p><b>Module 3: Kick Some Buck!</b></p> <p>Core message: Smart consumers critically evaluate marketing and advertising messages rather than simply accepting them.</p>	<ol style="list-style-type: none"> <li>1. Demonstrate personal responsibility when it comes to credit.</li> <li>2. Identify the components of a credit score.</li> <li>3. Separate fact from opinion when you evaluate products and services.</li> <li>4. Critically evaluate fine print in marketing, advertising and promotion.</li> <li>5. Identify predatory lending and how it may affect you now and in your future.</li> <li>6. Explain consumerism and differentiate between your well-being and the corporate well-being.</li> </ol>	
<p><b>Common Core State Standards (ELA)</b></p>		
<p>English Language Arts</p>	<p>College and Career Readiness Anchor Standards for Language - Vocabulary Acquisition and Use.</p> <p>CCRA.L.6 - Acquire and use accurately a range of general academic and domain-specific words and phrases sufficient for reading, writing, speaking, and listening at the college and career readiness level; demonstrate independence in gathering vocabulary knowledge when encountering an unknown term important to comprehension or expression.</p>	
<p>History/Social Studies - Grade 11-12 - Craft and Structure</p>	<p>RH.11-12.4 - Determine the meaning of words and phrases as they are used in a text, including analyzing how an author uses and refines the meaning of a key term over the course of a text (e.g., how Madison defines faction in Federalist No. 10).</p>	

History/Social Studies - Grade 9-10 - Craft and Structure	RH.9-10.4 - Determine the meaning of words and phrases as they are used in a text, including vocabulary describing political, social, or economic aspects of history/social science.	
Writing Grade 11-12 - Text Types and Purposes	WHST.11-12.2 - Write informative/explanatory texts, including the narration of historical events, scientific procedures/ experiments, or technical processes.	
Writing Grade 9-10 - Text Types and Purposes	WHST.9-10.2 - Write informative/explanatory texts, including the narration of historical events, scientific procedures/ experiments, or technical processes.	





## FoolProof modules aligned to The Common Core Standards

Module 4: Road Trip!		
Core message: Checking accounts and savings accounts are indispensable, powerful, and potentially dangerous tools.	1. Demonstrate how to use a checking and savings accounts.	
	2. Identify what a checking account is.	
	3. Practice using a checking account and debit card.	
	4. Compare and contrast debit cards and ATM cards.	
	5. Explore the features of automated financial services such as, electronic transfers and bill paying online.	
	6. Explain the importance of always knowing the true balance of your checking account.	
	7. Practice reconciling your bank statement.	
	8. Identify check holds and minimum balances.	
	9. Examine the various types of financial services and the differences between banks and credit unions.	
	10. Identify mistakes you can make with your checking account that could lead to bad credit.	

**Common Core State Standards  
(ELA, Math)**

<p>English Language Arts</p>	<p>College and Career Readiness Anchor Standards for Language - Vocabulary Acquisition and Use.</p> <p>CCRA.L.6 - Acquire and use accurately a range of general academic and domain-specific words and phrases sufficient for reading, writing, speaking, and listening at the college and career readiness level; demonstrate independence in gathering vocabulary knowledge when encountering an unknown term important to comprehension or expression.</p> <p>College and Career Readiness Anchor Standards for Speaking and Listening - Comprehension and Collaboration.</p> <p>CCRA.SL.1 - Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others ideas and expressing their own clearly and persuasively.</p>	
<p>History/Social Studies - Grade 11-12 - Key Ideas and Details</p>	<p>RH.11-12.3 - Evaluate various explanations for actions or events and determine which explanation best accords with textual evidence, acknowledging where the text leaves matters uncertain.</p> <p>RH.11-12.7 - Integrate and evaluate multiple sources of information presented in diverse formats and media (e.g., visually, quantitatively, as well as in words) in order to address a question</p> <p>RH.11-12.9 - Integrate information from diverse sources, both primary and secondary, into a coherent understanding of an idea or event, noting discrepancies among sources.</p>	
<p>History/Social Studies - Grade 9-10 - Key Ideas and Details</p>	<p>RH.9-10.3 - Analyze in detail a series of events described in a text; determine whether earlier events caused later ones or simply preceded them.</p> <p>RH.9-10.7 - Integrate quantitative or technical analysis (e.g., charts, research data) with qualitative analysis in print or digital text.</p> <p>RH.9-10.9 - Compare and contrast treatments of the same topic in several primary and secondary sources.</p>	

Mathematics

High School: Number and Quantity - Quantities

HSN-Q.A - Reason quantitatively and use units to solve problems.

HSN-RN.A - Extend the properties of exponents to rational exponents.

MP2 - Reason abstractly and quantitatively.

MP4 - Model with mathematics.



## FoolProof modules aligned to The Common Core Standards

### Module 5: Junk in the Trunk!

Core message: Detailed interactive checking account module that allows your students practical guided practice using a checking account to be used after Module # 4 Road Trip.

### Common Core State Standards (ELA, Math)

English Language Arts

College and Career Readiness Anchor Standards for Language - Vocabulary Acquisition and Use.

CCRA.L.6 - Acquire and use accurately a range of general academic and domain-specific words and phrases sufficient for reading, writing, speaking, and listening at the college and career readiness level; demonstrate independence in gathering vocabulary knowledge when encountering an unknown term important to comprehension or expression.

College and Career Readiness Anchor Standards for Speaking and Listening - Comprehension and Collaboration

CCRA.SL.1 - Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others ideas and expressing their own clearly and persuasively.

History/Social Studies - Grade 11-12 - Key Ideas and Details	<p>RH.11-12.3 - Evaluate various explanations for actions or events and determine which explanation best accords with textual evidence, acknowledging where the text leaves matters uncertain.</p> <p>RH.11-12.7 - Integrate and evaluate multiple sources of information presented in diverse formats and media (e.g., visually, quantitatively, as well as in words) in order to address a question or solve a problem.</p> <p>RH.11-12.9 - Integrate information from diverse sources, both primary and secondary, into a coherent understanding of an idea or event, noting discrepancies among sources.</p>	
History/Social Studies -- Grade 9-10 - Key Ideas and Details	<p>RH.9-10.3 - Analyze in detail a series of events described in a text; determine whether earlier events caused later ones or simply preceded them.</p> <p>RH.9-10.7 - Integrate quantitative or technical analysis (e.g., charts, research data) with qualitative analysis in print or digital text.</p> <p>RH.9-10.9 - Compare and contrast treatments of the same topic in several primary and secondary sources.</p>	
Mathematics	<p>High School: Number and Quantity - Quantities</p> <p>HSN-Q.A - Reason quantitatively and use units to solve problems.</p> <p>HSN-RN.A - Extend the properties of exponents to rational exponents.</p> <p>MP2 - Reason abstractly and quantitatively.</p> <p>MP4 - Model with mathematics.</p>	



## FoolProof modules aligned to The Common Core Standards

Module 6: Sucker Punch!		
Core message: Use credit cards very wisely or you will be hurt.	1. Select strategies to use in handling credit cards and debt.	
	2. Explain how credit cards and other unsecured loans work.	
	3. Identify and define credit, loan, annual percentage rate, interest and principal.	
	4. Explain the importance of timely payments.	
	5. Explain the grace period with credit cards.	
	6. Identify the dangers of financing long-term debt with credit cards.	
	7. Compare various credit card offers to identify the ramifications of making purchases with credit.	
	8. Compare and contrast financial institutions that offer credit cards.	
	9. Identify the consequences of going over your limit and paying late.	
	10. Explain how to manage credit responsibly.	

## Common Core State Standards (ELA)

English Language Arts	College and Career Readiness Anchor Standards for Language - Vocabulary Acquisition and Use.	
	CCRA.L.6 - Acquire and use accurately a range of general academic and domain-specific words and phrases sufficient for reading, writing, speaking, and listening at the college and career readiness level; demonstrate independence in gathering vocabulary knowledge when encountering an unknown term important to comprehension or expression.	

History/Social Studies - Grade 11-12 - Craft and Structure	RH.11-12.4 - Determine the meaning of words and phrases as they are used in a text, including analyzing how an author uses and refines the meaning of a key term over the course of a text (e.g., how Madison defines faction in Federalist No. 10).	
History/Social Studies -- Grade 9-10 - Craft and Structure	RH.9-10.4 - Determine the meaning of words and phrases as they are used in a text, including vocabulary describing political, social, or economic aspects of history/social science.	
Writing Grade 11-12 - Text Types and Purposes	WHST.11-12.2 - Write informative/explanatory texts, including the narration of historical events, scientific procedures/ experiments, or technical processes.	
Writing Grade 9-10 - Text Types and Purposes	WHST.9-10.2 - Write informative/explanatory texts, including the narration of historical events, scientific procedures/ experiments, or technical processes.	
College and Career Readiness Anchor Standards for Speaking and Listening - Comprehension and Collaboration	CCRA.SL.1 - Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others ideas and expressing their own clearly and persuasively.	
History/Social Studies - Grade 11-12 - Key Ideas and Details	RH.11-12.1 - Cite specific textual evidence to support analysis of primary and secondary sources, connecting insights gained from specific details to an understanding of the text as a whole.	
History/Social Studies - Grade 9-10 - Key Ideas and Details	RH.9-10.1 - Cite specific textual evidence to support analysis of primary and secondary sources, attending to such features as the date and origin of the information.	



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<b>Module 7: Boxing Practice</b>		
Core message: Detailed interactive credit card module that reinforces the curriculum in Module 6, Sucker Punch!		
<b>Common Core State Standards (ELA)</b>		
English Language Arts	College and Career Readiness Anchor Standards for Language - Vocabulary Acquisition and Use. CCRA.L.6 - Acquire and use accurately a range of general academic and domain-specific words and phrases sufficient for reading, writing, speaking, and listening at the college and career readiness level; demonstrate independence in gathering vocabulary knowledge when encountering an unknown term important to comprehension or expression.	
History/Social Studies - Grade 11-12 - Craft and Structure	RH.11-12.4 - Determine the meaning of words and phrases as they are used in a text, including analyzing how an author uses and refines the meaning of a key term over the course of a text (e.g., how Madison defines faction in Federalist No. 10).	
History/Social Studies - Grade 9-10 - Craft and Structure	RH.9-10.4 - Determine the meaning of words and phrases as they are used in a text, including vocabulary describing political, social, or economic aspects of history/social science.	



Writing Grade 11-12 - Text Types and Purposes	WHST.11-12.2 - Write informative/explanatory texts, including the narration of historical events, scientific procedures/ experiments, or technical processes.	
Writing Grade 9-10 - Text Types and Purposes	WHST.9-10.2 - Write informative/explanatory texts, including the narration of historical events, scientific procedures/ experiments, or technical processes.	
College and Career Readiness Anchor Standards for Speaking and Listening - Comprehension and Collaboration	CCRA.SL.1 - Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others ideas and expressing their own clearly and persuasively.	
History/Social Studies - Grade 11-12 - Key Ideas and Details	RH.11-12.1 - Cite specific textual evidence to support analysis of primary and secondary sources, connecting insights gained from specific details to an understanding of the text as a whole.	
History/Social Studies - Grade 9-10 - Key Ideas and Details	RH.9-10.1 - Cite specific textual evidence to support analysis of primary and secondary sources, attending to such features as the date and origin of the information.	



## FoolProof modules aligned to The Common Core Standards

Module 8: Burning Money		
<p>•Episode One: Burning Money Core Message: Burning money introduces the concept that money is a limited and perishable resource: we spend our lives trying to have enough of it, and once we've spent it, it's gone.</p>	<ol style="list-style-type: none"> <li>1. Learning to accept responsibility for every spending decision.</li> <li>2. How to determine if an expense is a fixed or a variable expense.</li> <li>3. Recognizing "good" from "bad" money burns.</li> <li>4. The importance of record-keeping in the budgeting and saving process.</li> <li>5. How to easily keep detailed records of income and expenses.</li> <li>6. Illustrate why savings plans are worthless if they don't work hand-in-hand with a budget.</li> </ol>	

•Episode Two: Work Harder! Make Less!

Core Message: This module allows students to see how their money habits in high school will have an enormous impact on the quality of their life the minute they begin to go to college and/or begin to support them. It also shows them why every budgeting and saving decision is impacted by spending decisions.

1. Has the student identify in an interactive exercise the consequences of bad consumer decisions.
2. The impact of paying late on your credit score.
3. The continuing impact your credit score has on many areas of your life, from employment, to housing and insurance.
4. The difference in gross and net pay, and the impact that difference makes on life.
5. The budgeting process, its complexity, and the impact of bad decisions on the budgeting process.
6. The episode explores why bad money decisions themselves happen.
7. The episode allows the student to calculate how one bad decision can lead to months or years of extra expense.
8. The episode explains the role of the free enterprise system and the responsibilities that system places on the consumer.
9. The episode allows the student to discover the critical importance of comparison shopping, and doing your homework.
10. The episode teaches checking writing and account balancing skills.

•Episode Three: Work Less! Make More!

Core Message: Incorporates a student's individual seven-day spending record to illustrate the "work less, make more" principle. The episode also helps each student understand key money management principles. The episode also emphasizes the importance of savings in maintaining a budget.

1. If you don't have savings, how do you pay for unexpected expenses?

2. Demonstrates in an interactive exercise the differences between "wants" versus "needs," and then evaluates each student's expenses to determine which were "wants" rather than "needs."

3. Students work through an interactive exercise on fixed and variable costs, and then determine which of their expenses were fixed or variable.

4. Identifies in an exercise how many variable expenses can be lowered.

5. The student shows an understanding of impulse buying, and then determines which expenditures were "impulse" expenses.

6. Students will navigate an interactive exercise which illustrates the impact of unexpected expenses on our quality of life. The exercise requires each student to list his or her own unexpected expenses.

•Episode 4: Me? A Millionaire?  
Core Message: Budgeting, savings and spending decisions and the importance of planning for financial issues and retirement.

1. The importance of planning ahead for financial issues and retirement.
2. Demonstrates the importance of beginning a savings plan early in life.
3. Identifies the importance of discipline when it comes to financial decisions.
4. Demonstrates the importance of making conscious decisions rather than acting on impulse.
5. Explains the importance of understanding the difference in investments and permanently depreciating assets and investing in income-producing assets.
6. Identifies the reason for paying yourself first and illustrates that this key habit can be learned by anyone.
7. Teaches the importance of learning how to make smart decisions when it comes to money by doing your research.
8. Identifies the differences in the sources of information available to make decisions. For instance, the difference in advertising and a review by a consumer advocate when it comes to accurate information.
9. Teaches that each consumer is ultimately responsible for his or her decisions in the consumer marketplace.
10. Teaches how to recognize the difference in legitimate sources of information and biased sources of information.
11. Explains the role of consumer advocates in the consumer marketplace.
12. Evaluates the role of advertising in consumer decisions.
13. Demonstrates that education can increase your earning power.
14. Identifies the critical role of compounding interest in building savings.

Common Core State Standards (ELA)		
English Language Arts	<p><b>College and Career Readiness Anchor Standards for Language - Vocabulary Acquisition and Use.</b></p> <p>CCRA.L.4 - Determine or clarify the meaning of unknown and multiple-meaning words and phrases by using context clues, analyzing meaningful word parts, and consulting general and specialized reference materials, as appropriate.</p>	
History/Social Studies -- Grade 11-12 - Craft and Structure	<p>RH.11-12.4 - Determine the meaning of words and phrases as they are used in a text, including analyzing how an author uses and refines the meaning of a key term over the course of a text (e.g., how Madison defines faction in Federalist No. 10).</p> <p>RH.11-12.5 - Analyze in detail how a complex primary source is structured, including how key sentences, paragraphs, and larger portions of the text contribute to the whole.</p> <p>RH.11-12.7 - Integrate and evaluate multiple sources of information presented in diverse formats and media (e.g., visually, quantitatively, as well as in words) in order to address a question or solve a problem.</p> <p>RH.11-12.9 - Integrate information from diverse sources, both primary and secondary, into a coherent understanding of an idea or event, noting discrepancies among sources.</p>	
History/Social Studies -- Grade 9-10 - Craft and Structure	<p>RH.9-10.4 - Determine the meaning of words and phrases as they are used in a text, including vocabulary describing political, social, or economic aspects of history/social science.</p> <p>RH.9-10.5 - Analyze how a text uses structure to emphasize key points or advance an explanation or analysis.</p> <p>RH.9-10.7 - Integrate quantitative or technical analysis (e.g., charts, research data) with qualitative analysis in print or digital text.</p> <p>RH.9-10.9 - Compare and contrast treatments of the same topic in several primary and secondary sources.</p>	

<p>Writing Grade 9-10 - Text Types and Purposes</p>	<p>WHST.9-10.2 - Write informative/explanatory texts, including the narration of historical events, scientific procedures/ experiments, or technical processes.</p> <p><b>College and Career Readiness Anchor Standards for Reading - Key Ideas and Details.</b></p> <p>CCRA.R.1 - Read closely to determine what the text says explicitly and to make logical inferences from it; cite specific textual evidence when writing or speaking to support conclusions drawn from the text.</p> <p>CCRA.R.3 - Analyze how and why individuals, events, or ideas develop and interact over the course of a text.</p> <p>CCRA.R.4 - Interpret words and phrases as they are used in a text, including determining technical, connotative, and figurative meanings, and analyze how specific word choices shape meaning or tone.</p>	
<p>History/Social Studies - Grade 11-12 - Key Ideas and Details</p>	<p>RH.11-12.1 - Cite specific textual evidence to support analysis of primary and secondary sources, connecting insights gained from specific details to an understanding of the text as a whole.</p> <p>RH.11-12.3 - Evaluate various explanations for actions or events and determine which explanation best accords with textual evidence, acknowledging where the text leaves matters uncertain.</p> <p>RH.11-12.4 - Determine the meaning of words and phrases as they are used in a text, including analyzing how an author uses and refines the meaning of a key term over the course of a text (e.g., how Madison defines faction in Federalist No. 10).</p>	
<p>History/Social Studies - Grade 9-10 - Key Ideas and Details</p>	<p>RH.9-10.1 - Cite specific textual evidence to support analysis of primary and secondary sources, attending to such features as the date and origin of the information.</p> <p>RH.9-10.3 - Analyze in detail a series of events described in a text; determine whether earlier events caused later ones or simply preceded them.</p>	

Writing Grade 11-12 - Text Types and Purposes

WHST.11-12.2 - Write informative/explanatory texts, including the narration of historical events, scientific procedures/ experiments, or technical processes.

**College and Career Readiness Anchor Standards for Language - Vocabulary Acquisition and Use.**

CCRA.L.6 - Acquire and use accurately a range of general academic and domain-specific words and phrases sufficient for reading, writing, speaking, and listening at the college and career readiness level; demonstrate independence in gathering vocabulary knowledge when encountering an unknown term important to comprehension or expression.

**College and Career Readiness Anchor Standards for Speaking and Listening - Comprehension and Collaboration**

CCRA.SL.1 - Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others ideas and expressing their own clearly and persuasively.



Mathematics

High School: Algebra - Creating Equations.

HSA-CED.A - Create equations that describe numbers or relationships.

HSA-REI.B - Solve equations and inequalities in one variable.

HSA-REI.C - Solve systems of equations.

HSA-SSE.A - Interpret the structure of expressions.

High School: Functions - Building Functions.

HSF-BF.A - Build a function that models a relationship between two quantities.

HSF-IF.A - Understand the concept of a function and use function notation.

HSF-IF.B - Interpret functions that arise in applications in terms of the context.

HSF-IF.C - Analyze functions using different representations.

High School: Number and Quantity - The Complex Number System

HSN-CN.C - Use complex numbers in polynomial identities and equations.

HSN-Q.A - Reason quantitatively and use units to solve problems.

MP2 - Reason abstractly and quantitatively.

MP4 - Model with mathematics.

Mathematics

High School: Number and Quantity - Quantities

HSN-Q.A - Reason quantitatively and use units to solve problems.

HSN-RN.A - Extend the properties of exponents to rational exponents.

MP2 - Reason abstractly and quantitatively.

MP4 - Model with mathematics.



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Module 9: Renting a Pad "Moving Out"		
<p>Core Message: "Moving Out" immerses the student in the thought processes needed to make moving out a successful experience.</p>	<ol style="list-style-type: none"> <li>1. Why money problems means you probably have to move back in with your family before you are thirty.</li> <li>2. Understanding the importance of good credit in the rental process.</li> <li>3. Why moving out and staying out requires long-term planning and homework.</li> <li>4. How do you prepare right now for moving out on your own?</li> <li>5. Understanding renting and leasing lingo.</li> <li>6. Budgeting for your life as a renter.</li> <li>7. Should you rent month-to-month or long term?</li> <li>8. What factors should you consider when selecting your first nest?</li> <li>9. Common mistakes made by first-time renters.</li> <li>10. Understanding the role and objectives of rental agents and landlords.</li> <li>11. Your rights and responsibilities as a renter.</li> <li>12. Smart and dumb ways to furnish your first nest.</li> <li>13. Renters' insurance: do you need it?</li> </ol>	

**Common Core State Standards  
(ELA)**

English Language Arts

College and Career Readiness Anchor Standards for Language - Vocabulary Acquisition and Use.

CCRA.L.6 - Acquire and use accurately a range of general academic and domain-specific words and phrases sufficient for reading, writing, speaking, and listening at the college and career readiness level; demonstrate independence in gathering vocabulary knowledge when encountering an unknown term important to comprehension or expression.

History/Social Studies - Grade 11-12 -  
Integration of Knowledge and Ideas

RH.11-12.7 - Integrate and evaluate multiple sources of information presented in diverse formats and media (e.g., visually, quantitatively, as well as in words) in order to address a question or solve a problem.

RH.11-12.9 - Integrate information from diverse sources, both primary and secondary, into a coherent understanding of an idea or event, noting discrepancies among sources.

History/Social Studies - Grade 9-10 -  
Integration of Knowledge and Ideas

RH.9-10.7 - Integrate quantitative or technical analysis (e.g., charts, research data) with qualitative analysis in print or digital

RH.9-10.9 - Compare and contrast treatments of the same topic in several primary and secondary sources.



## FoolProof modules aligned to The Common Core Standards

Module 10: House Buying "Buying a Home"		
<p>Core Message: "Home buying" looks at the reasons young people should understand the home buying process many years before they actually buy their first home. It teaches the skills necessary to prepare for the best and least- expensive home buying experience down the road.</p>	<p>How do you know when you're ready to consider buying rather than renting?</p> <p>Why buying a home is a much more complex and potentially dangerous financial transaction than renting a home.</p> <p>What steps should a young person take now to ensure a better home buying and mortgage experience down the road?</p> <p>Understanding home buying and mortgage terminology.</p> <p>What is a sensible process for finding the best home and the best mortgage?</p> <p>Understanding the role of mortgage brokers, lenders, and real estate agents in the home buying process.</p> <p>What is a sensible process for finding the best home and the best mortgage?</p> <p>Understanding the role of mortgage brokers, lenders, and real estate agents in the home buying process.</p>	

**Common Core State Standards  
(ELA)**

English Language Arts	College and Career Readiness Anchor Standards for Language - Vocabulary Acquisition and Use. CCRA.L.6 - Acquire and use accurately a range of general academic and domain-specific words and phrases sufficient for reading, writing, speaking, and listening at the college and career readiness level; demonstrate independence in gathering vocabulary knowledge when encountering an unknown term important to comprehension or expression.	
History/Social Studies - Grade 11-12 - Integration of Knowledge and Ideas	RH.11-12.7 - Integrate and evaluate multiple sources of information presented in diverse formats and media (e.g., visually, quantitatively, as well as in words) in order to address a question or solve a problem. RH.11-12.9 - Integrate information from diverse sources, both primary and secondary, into a coherent understanding of an idea or event, noting discrepancies among sources.	
History/Social Studies - Grade 9-10 - Integration of Knowledge and Ideas	RH.9-10.7 - Integrate quantitative or technical analysis (e.g., charts, research data) with qualitative analysis in print or digital RH.9-10.9 - Compare and contrast treatments of the same topic in several primary and secondary sources.	



## FoolProof modules aligned to The Common Core Standards

Module 11: "Gambling"		
<p>Core Message: "Gambling" presents a detailed look at the societal costs and potential benefits of organized gambling.</p>	<p>What exactly is "gambling"?</p> <p>Understanding the odds of winning in professional gambling: the theories of probability and predictability and the difference in an "independent" event and a "dependent" event.</p> <p>What is the difference in the normal gambles we take daily in life and gambling online, at a casino or at a slot machine?</p> <p>Understanding the clues that identify a casual rather than a habitual gambler.</p> <p>When does gambling become a problem rather than a pastime?</p> <p>How to recognize when gambling is becoming a problem.</p> <p>How organized gambling uses psychological techniques to manipulate customers.</p> <p>Why and how online gambling sites target young gamblers.</p> <p>How organized gambling uses psychological techniques to manipulate customers.</p> <p>Why and how online gambling sites target young gamblers.</p>	

**Common Core State Standards  
(ELA)**

English Language Arts

College and Career Readiness Anchor Standards for Language - Vocabulary Acquisition and Use.

CCRA.L.6 - Acquire and use accurately a range of general academic and domain-specific words and phrases sufficient for reading, writing, speaking, and listening at the college and career readiness level; demonstrate independence in gathering vocabulary knowledge when encountering an unknown term important to comprehension or expression.

College and Career Readiness Anchor Standards for Speaking and Listening - Comprehension and Collaboration

CCRA.SL.1 - Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others'™ ideas and expressing their own clearly and persuasively.

CCRA.SL.4 - Present information, findings, and supporting evidence such that listeners can follow the line of reasoning and the organization, development, and style are appropriate to task, purpose, and audience.

History/Social Studies - Grade 11-12 - Key Ideas and Details

RH.11-12.1 - Cite specific textual evidence to support analysis of primary and secondary sources, connecting insights gained from specific details to an understanding of the text as a whole.

RH.11-12.4 - Determine the meaning of words and phrases as they are used in a text, including analyzing how an author uses and refines the meaning of a key term over the course of a text (e.g., how Madison defines faction in Federalist No. 10).

RH.11-12.6 - Evaluate authors'™ differing points of view on the same historical event or issue by assessing the authors'™ claims, reasoning, and evidence.

History/Social Studies - Grade 9-10 -  
Key Ideas and Details

RH.9-10.1 - Cite specific textual evidence to support analysis of primary and secondary sources, attending to such features as the date and origin of the information.

RH.9-10.4 - Determine the meaning of words and phrases as they are used in a text, including vocabulary describing political, social, or economic aspects of history/social science.

RH.9-10.6 - Compare the point of view of two or more authors for how they treat the same or similar topics, including which details they include and emphasize in their respective accounts.





## FoolProof modules aligned to The Common Core Standards

Module 12, Taxes: "Tax Me!"		
<p>Core Message: "Tax Me!" reviews the impact of taxes on our lives and explains to the student the responsibilities required of all taxpayers.</p>	<p>What is a tax and why do taxes exist?</p> <p>When are you required to start paying taxes?</p> <p>Understanding the "Ability to Pay" and the "Benefits Received" concepts of taxation.</p> <p>Understanding the principles of "progressive" and "regressive" taxation.</p> <p>Understanding the different types of taxes and the importance of your decisions concerning taxes.</p> <p>Understanding the principle of tax deductions.</p> <p>The importance of keeping records and filing taxes on time.</p> <p>Understand tax terminology and key tax forms.</p>	

**Common Core State Standards  
(ELA)**

English Language Arts	College and Career Readiness Anchor Standards for Language - Vocabulary Acquisition and Use. CCRA.L.6 - Acquire and use accurately a range of general academic and domain-specific words and phrases sufficient for reading, writing, speaking, and listening at the college and career readiness level; demonstrate independence in gathering vocabulary knowledge when encountering an unknown term important to comprehension or expression.	
College and Career Readiness Anchor Standards for Speaking and Listening - Comprehension and Collaboration	CCRA.SL.2 - Integrate and evaluate information presented in diverse media and formats, including visually, quantitatively, and orally.	
History/Social Studies - Grade 11-12 - Key Ideas and Details	RH.11-12.1 - Cite specific textual evidence to support analysis of primary and secondary sources, connecting insights gained from specific details to an understanding of the text as a whole. RH.11-12.4 - Determine the meaning of words and phrases as they are used in a text, including analyzing how an author uses and refines the meaning of a key term over the course of a text (e.g., how Madison defines faction in Federalist No. 10). RH.11-12.7 - Integrate and evaluate multiple sources of information presented in diverse formats and media (e.g., visually, quantitatively, as well as in words) in order to address a question or solve a problem. RH.11-12.9 - Integrate information from diverse sources, both primary and secondary, into a coherent understanding of an idea or event, noting discrepancies among sources.	

History/Social Studies - Grade 9-10 - Key Ideas and Details

RH.9-10.1 - Cite specific textual evidence to support analysis of primary and secondary sources, attending to such features as the date and origin of the information.

RH.9-10.4 - Determine the meaning of words and phrases as they are used in a text, including vocabulary describing political, social, or economic aspects of history/social science.

RH.9-10.7 - Integrate quantitative or technical analysis (e.g., charts, research data) with qualitative analysis in print or digital text.

RH.9-10.9 - Compare and contrast treatments of the same topic in several primary and secondary sources.

Writing Grade 11-12 - Text Types and Purposes

WHST.11-12.2 - Write informative/explanatory texts, including the narration of historical events, scientific procedures/ experiments, or technical processes.

WHST.11-12.7 - Conduct short as well as more sustained research projects to answer a question (including a self-generated question) or solve a problem; narrow or broaden the inquiry when appropriate; synthesize multiple sources on the subject, demonstrating understanding of the subject under investigation.

Writing Grade 9-10 - Text Types and Purposes

WHST.9-10.2 - Write informative/explanatory texts, including the narration of historical events, scientific procedures/ experiments, or technical processes.

WHST.9-10.7 - Conduct short as well as more sustained research projects to answer a question (including a self-generated question) or solve a problem; narrow or broaden the inquiry when appropriate; synthesize multiple sources on the subject, demonstrating understanding of the subject under investigation.

Mathematics

High School: Number and Quantity - Quantities

HSN-Q.A - Reason quantitatively and use units to solve problems.

HSN-Q.A - Reason quantitatively and use units to solve problems.

HSN-Q.A - Reason quantitatively and use units to solve problems.



## FoolProof modules aligned to The Common Core Standards

Module 13, Charitable Giving: "Giving Versus Getting"		
	<p>The personal and professional benefits of being a charitable person.</p> <p>How young people can make an important impact with their charitable efforts.</p> <p>Understanding the differences in a "for profit" and a "not for profit" organization.</p> <p>The role of not-for-profits in an economy built on the for-profit ethos.</p> <p>Understanding how to recognize scams in the charity world.</p> <p>How to recognize charity scams aimed specifically at young people.</p>	

**Common Core State Standards  
(ELA)**

<p>English Language Arts</p>	<p>College and Career Readiness Anchor Standards for Language - Vocabulary Acquisition and Use.</p> <p>CCRA.L.6 - Acquire and use accurately a range of general academic and domain-specific words and phrases sufficient for reading, writing, speaking, and listening at the college and career readiness level; demonstrate independence in gathering vocabulary knowledge when encountering an unknown term important to comprehension or expression.</p>	
<p>College and Career Readiness Anchor Standards for Speaking and Listening - Comprehension and Collaboration</p>	<p>CCRA.SL.1 - Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others ideas and expressing their own clearly and persuasively.</p> <p>CCRA.SL.4 - Present information, findings, and supporting evidence such that listeners can follow the line of reasoning and the organization, development, and style are appropriate to task, purpose, and audience.</p>	
<p>History/Social Studies - Grade 11-12 - Key Ideas and Details</p>	<p>RH.11-12.1 - Cite specific textual evidence to support analysis of primary and secondary sources, connecting insights gained from specific details to an understanding of the text as a whole.</p> <p>RH.11-12.4 - Determine the meaning of words and phrases as they are used in a text, including analyzing how an author uses and refines the meaning of a key term over the course of a text (e.g., how Madison defines faction in Federalist No. 10).</p> <p>RH.11-12.6 - Evaluate authors differing points of view on the same historical event or issue by assessing the authors claims, reasoning, and evidence.</p>	

History/Social Studies - Grade 9-10 -  
Key Ideas and Details

RH.9-10.1 - Cite specific textual evidence to support analysis of primary and secondary sources, attending to such features as the date and origin of the information.

RH.9-10.4 - Determine the meaning of words and phrases as they are used in a text, including vocabulary describing political, social, or economic aspects of history/social science.

RH.9-10.6 - Compare the point of view of two or more authors for how they treat the same or similar topics, including which details they include and emphasize in their respective accounts.



## FoolProof modules aligned to The Common Core Standards

<b>Module 14, College Prep: "Who Needs Money"</b>		
<p>Core Message: "Who Needs Money?" focuses in great detail on the enormous impact of even a minimal college education on the lifetime income of any young person.</p>	<ol style="list-style-type: none"> <li>1. The concept that educational decisions made in high school will have a lifetime impact on the average student's income.</li> <li>2. Determining how much lifetime income various years of education bring to the average student.</li> <li>3. College or trade-school options for students with little or no income or poor grades.</li> <li>4. The great educational value offered by community colleges and state-supported schools compared to many private schools.</li> <li>5. The difference in a "job" and a "career".</li> <li>6. How to choose a trade school or other commercial school.</li> </ol>	

**Common Core State Standards  
(ELA)**

English Language Arts	College and Career Readiness Anchor Standards for Language - Vocabulary Acquisition and Use.  CCRA.L.6 - Acquire and use accurately a range of general academic and domain-specific words and phrases sufficient for reading, writing, speaking, and listening at the college and career readiness level; demonstrate independence in gathering vocabulary knowledge when encountering an unknown term important to comprehension or expression.	
History/Social Studies - Grade 11-12 - Key Ideas and Details	RH.11-12.1 - Cite specific textual evidence to support analysis of primary and secondary sources, connecting insights gained from specific details to an understanding of the text as a whole.  RH.11-12.4 - Determine the meaning of words and phrases as they are used in a text, including analyzing how an author uses and refines the meaning of a key term over the course of a text (e.g., how Madison defines faction in Federalist No. 10).  RH.11-12.7 - Integrate and evaluate multiple sources of information presented in diverse formats and media (e.g., visually, quantitatively, as well as in words) in order to address a question or solve a problem.	
History/Social Studies -- Grade 9-10 - Key Ideas and Details	RH.9-10.1 - Cite specific textual evidence to support analysis of primary and secondary sources, attending to such features as the date and origin of the information.  RH.9-10.4 - Determine the meaning of words and phrases as they are used in a text, including vocabulary describing political, social, or economic aspects of history/social science.  RH.9-10.7 - Integrate quantitative or technical analysis (e.g., charts, research data) with qualitative analysis in print or digital text.	



Writing Grade 11-12 - Text Types and Purposes

WHST.11-12.2 - Write informative/explanatory texts, including the narration of historical events, scientific procedures/ experiments, or technical processes.

WHST.11-12.7 - Conduct short as well as more sustained research projects to answer a question (including a self-generated question) or solve a problem; narrow or broaden the inquiry when appropriate; synthesize multiple sources on the subject, demonstrating understanding of the subject under investigation.

Writing Grade 9-10 - Text Types and Purposes

WHST.9-10.2 - Write informative/explanatory texts, including the narration of historical events, scientific procedures/ experiments, or technical processes.

WHST.9-10.7 - Conduct short as well as more sustained research projects to answer a question (including a self-generated question) or solve a problem; narrow or broaden the inquiry when appropriate; synthesize multiple sources on the subject, demonstrating understanding of the subject under investigation.



## FoolProof modules aligned to The Common Core Standards

<b>Module 15, Insurance: "Don't Forget the Parachute"</b>		
<p>Core Message: What is insurance, why do we at times need it, and how do we find the best insurance at the lowest cost?</p>	<ol style="list-style-type: none"> <li>1. Understanding the concept of "risk".</li> <li>2. Understanding how insurance works.</li> <li>3. Insurance terminology.</li> <li>4. How do insurance companies determine rates?</li> <li>5. How do you determine what insurance you need?</li> <li>6. How do you "shop" for that insurance?</li> <li>7. Understanding all the factors that impact auto insurance cost and coverage.</li> <li>8. How a young driver selects the proper types and amounts of auto insurance coverage.</li> <li>9. Understanding your responsibilities when driving under your parents' insurance umbrella and the consequences of not meeting those responsibilities.</li> <li>10. Understanding health and life insurance.</li> <li>11. What is a sensible way to shop for the best insurance coverage?</li> </ol>	

**Common Core State Standards  
(ELA)**

English Language Arts	<p>College and Career Readiness Anchor Standards for Language - Vocabulary Acquisition and Use.</p> <p>CCRA.L.6 - Acquire and use accurately a range of general academic and domain-specific words and phrases sufficient for reading, writing, speaking, and listening at the college and career readiness level; demonstrate independence in gathering vocabulary knowledge when encountering an unknown term important to comprehension or expression.</p>	
College and Career Readiness Anchor Standards for Speaking and Listening - Comprehension and Collaboration	<p>CCRA.SL.1 - Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others'™ ideas and expressing their own clearly and persuasively.</p>	
History/Social Studies - Grade 11-12 - Craft and Structure	<p>RH.11-12.4 - Determine the meaning of words and phrases as they are used in a text, including analyzing how an author uses and refines the meaning of a key term over the course of a text (e.g., how Madison defines faction in Federalist No. 10).</p> <p>RH.11-12.7 - Integrate and evaluate multiple sources of information presented in diverse formats and media (e.g., visually, quantitatively, as well as in words) in order to address a question or solve a problem.</p>	
History/Social Studies -- Grade 9-10 - Craft and Structure	<p>RH.9-10.4 - Determine the meaning of words and phrases as they are used in a text, including vocabulary describing political, social, or economic aspects of history/social science.</p> <p>RH.9-10.7 - Integrate quantitative or technical analysis (e.g., charts, research data) with qualitative analysis in print or digital text.</p>	
Writing Grade 11-12 - Text Types and Purposes	<p>WHST.11-12.2 - Write informative/explanatory texts, including the narration of historical events, scientific procedures/ experiments, or technical processes.</p>	

Writing Grade 9-10 - Text Types and Purposes

WHST.9-10.2 - Write informative/explanatory texts, including the narration of historical events, scientific procedures/ experiments, or technical processes.



## FoolProof modules aligned to The Common Core Standards

Module 16, Bankruptcy: "Broke"		
<p>Core message: "Broke!" explores the causes and consequences of bankruptcy. It explores in detail the alternatives to bankruptcy, and discusses the different types of bankruptcy remedies available to a consumer.</p>	<ol style="list-style-type: none"> <li>1. Why does a young person need to learn about bankruptcy?</li> <li>2. What are both the practical and legal definitions of bankruptcy?</li> <li>3. Why do people go bankrupt?</li> <li>4. What are the practical and legal consequences of going bankrupt?</li> <li>5. How should a person evaluate whether or not to file for bankruptcy?</li> <li>6. What are the alternatives to filing for bankruptcy?</li> <li>7. How do you tell the difference between a legitimate debt settlement organization and a unethical or ineffective organization?</li> <li>8. What scams are aimed at consumers in serious financial trouble?</li> <li>9. What are the different types of bankruptcy?</li> </ol>	

**Common Core State Standards  
(ELA)**

English Language Arts	College and Career Readiness Anchor Standards for Language - Vocabulary Acquisition and Use. CCRA.L.6 - Acquire and use accurately a range of general academic and domain-specific words and phrases sufficient for reading, writing, speaking, and listening at the college and career readiness level; demonstrate independence in gathering vocabulary knowledge when encountering an unknown term important to comprehension or expression.	
College and Career Readiness Anchor Standards for Reading - Key Ideas and Details.	CCRA.R.1 - Read closely to determine what the text says explicitly and to make logical inferences from it; cite specific textual evidence when writing or speaking to support conclusions drawn from the text. CCRA.R.3 - Analyze how and why individuals, events, or ideas develop and interact over the course of a text. CCRA.R.4 - Interpret words and phrases as they are used in a text, including determining technical, connotative, and figurative meanings, and analyze how specific word choices shape meaning or tone.	
College and Career Readiness Anchor Standards for Speaking and Listening - Comprehension and Collaboration	CCRA.SL.1 - Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others ideas and expressing their own clearly and persuasively.	

History/Social Studies -- Grade 11-12 - Key Ideas and Details	<p>RH.11-12.1 - Cite specific textual evidence to support analysis of primary and secondary sources, connecting insights gained from specific details to an understanding of the text as a whole.</p> <p>RH.11-12.3 - Evaluate various explanations for actions or events and determine which explanation best accords with textual evidence, acknowledging where the text leaves matters uncertain.</p> <p>RH.11-12.4 - Determine the meaning of words and phrases as they are used in a text, including analyzing how an author uses and refines the meaning of a key term over the course of a text (e.g., how Madison defines faction in Federalist No. 10).</p>	
History/Social Studies -- Grade 9-10 - Key Ideas and Details	<p>RH.9-10.1 - Cite specific textual evidence to support analysis of primary and secondary sources, attending to such features as the date and origin of the information.</p> <p>RH.9-10.3 - Analyze in detail a series of events described in a text; determine whether earlier events caused later ones or simply preceded them.</p> <p>RH.9-10.4 - Determine the meaning of words and phrases as they are used in a text, including vocabulary describing political, social, or economic aspects of history/social science.</p> <p>RH.9-10.4 - Determine the meaning of words and phrases as they are used in a text, including vocabulary describing political, social, or economic aspects of history/social science.</p>	
Writing Grade 11-12 - Text Types and Purposes	<p>WHST.11-12.2 - Write informative/explanatory texts, including the narration of historical events, scientific procedures/ experiments, or technical processes.</p>	
Writing Grade 9-10 - Text Types and Purposes	<p>WHST.11-12.2 - Write informative/explanatory texts, including the narration of historical events, scientific procedures/ experiments, or technical processes.</p> <p>CCRA.R9 - Analyze how two or more texts address similar themes or topics in order to build knowledge or to compare the approaches the authors take.</p>	



## FoolProof modules aligned to The Common Core Standards

<b>Module 17, Investing: "Pay Me While I Sleep!"</b>		
<p>Core message: An investment account can put your money to work for you while you do other things like sleep, and right now is the time to start that account.</p>	<p>If you are wise with your money, you can start an investment account now.</p>	
	<p>What is the difference in "saving" and "investing"?</p>	
	<p>It is impossible to be a consistent saver or investor if you don't have spare cash.</p>	
	<p>What is "opportunity cost" and how does that concept impact your ability to save or invest?</p>	
	<p>What is "opportunity cost" and how does that concept impact your ability to save or invest?</p>	
	<p>Unnecessary debt is usually invisible debt: we don't think about the fact that it impacts our ability to invest.</p>	
	<p>The impact of compound interest on savings and investment accounts.</p>	
	<p>What is an event "Time Horizon" and how does it impact our savings and investing decisions?</p>	
	<p>How do you determine how much risk you can undertake when you make investments?</p>	
	<p>Why do some people make bad risk-tolerance decisions?</p>	
	<p>What is "liquidity" and how does it impact our decisions?</p>	
	<p>How do you judge whether or not an investment is successful?</p>	
	<p>Understanding "ROI" and "Rate of Return".</p>	
	<p>Why don't more people invest regularly?</p>	
	<p>Why don't more people invest regularly?</p>	
	<p>Understanding the "Rule of 72" and how to use it.</p>	
	<p>What type of investments can young people make?</p>	
	<p>What exactly does the term "risky" mean in relation to savings and investment plans?</p>	



How do you keep from falling for pressure and deceptive sales tactics when you invest?
What is a good strategy for starting an investment plan right now?
What is an investment "portfolio"?
What are the basic types of investment vehicles?
What are the relative risk levels of various investment vehicles?
What is the role of investment vehicles such as 401k's in a young person's investment plans?
What is the main objective of even the most honest person selling investments?
Why is it important to question all investment advice and gather a second independent decision before making any investment?

**Common Core State Standards (ELA)**

English Language Arts

College and Career Readiness Anchor Standards for Language - Vocabulary Acquisition and Use.
CCRA.L.6 - Acquire and use accurately a range of general academic and domain-specific words and phrases sufficient for reading, writing, speaking, and listening at the college and career readiness level; demonstrate independence in gathering vocabulary knowledge when encountering an unknown term important to comprehension or expression.

History/Social Studies - Grade 11-12 - Craft and Structure

RH.11-12.4 - Determine the meaning of words and phrases as they are used in a text, including analyzing how an author uses and refines the meaning of a key term over the course of a text (e.g., how Madison defines faction in Federalist No. 10).
RH.11-12.6 - Evaluate authors differing points of view on the same historical event or issue by assessing the authors claims, reasoning, and evidence.
RH.11-12.9 - Integrate information from diverse sources, both primary and secondary, into a coherent understanding of an idea or event, noting discrepancies among sources.

History/Social Studies -- Grade 9-10 - Craft and Structure	<p>RH.9-10.4 - Determine the meaning of words and phrases as they are used in a text, including vocabulary describing political, social, or economic aspects of history/social science.</p> <p>RH.9-10.6 - Compare the point of view of two or more authors for how they treat the same or similar topics, including which details they include and emphasize in their respective accounts.</p> <p>RH.9-10.9 - Compare and contrast treatments of the same topic in several primary and secondary sources.</p>	
Writing Grade 11-12 - Text Types and Purposes	WHST.11-12.2 - Write informative/explanatory texts, including the narration of historical events, scientific procedures/ experiments, or technical processes.	
Writing Grade 9-10 - Text Types and Purposes	WHST.9-10.2 - Write informative/explanatory texts, including the narration of historical events, scientific procedures/ experiments, or technical processes.	
Mathematics	<p>High School: Number and Quantity - Quantities</p> <p>HSN-Q.A - Reason quantitatively and use units to solve problems.</p> <p>HSN-RN.A - Extend the properties of exponents to rational exponents.</p> <p>MP2 - Reason abstractly and quantitatively.</p> <p>MP4 - Model with mathematics.</p>	



**FoolProof modules aligned to The Common Core Standards**

<p><b>Module 18, Retirement: “Time Travel!”</b></p>		
<p>Core message: You are responsible for making sure you have funds to lead an independent life when you retire.</p>	<p>By the time most people start worrying about what they will live on after retirement, it is nearly too late for them to develop a retirement plan.</p> <p>What are you going to do for money later in life?</p> <p>You cannot depend on the government or your place of employment to take care of you at retirement.</p> <p>You will need to save a much smaller percentage of your income for retirement if you start now rather than later.</p> <p>You will need to save a much smaller percentage of your income for retirement if you start now rather than later.</p> <p>How does inflation impact a retirement or savings plan?</p> <p>Why investment accounts can pay a higher rate of return than savings accounts.</p> <p>Factors that impact your success as an investor who is saving for retirement.</p> <p>Why high-interest loan accounts such as credit cards dramatically lower the funds you have available to invest or save.</p>	

## Common Core State Standards (ELA)

English Language Arts	College and Career Readiness Anchor Standards for Language - Vocabulary Acquisition and Use. CCRA.L.6 - Acquire and use accurately a range of general academic and domain-specific words and phrases sufficient for reading, writing, speaking, and listening at the college and career readiness level; demonstrate independence in gathering vocabulary knowledge when encountering an unknown term important to comprehension or expression.	
College and Career Readiness Anchor Standards for Speaking and Listening - Comprehension and Collaboration	CCRA.SL.1 - Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others ideas and expressing their own clearly and persuasively.	
History/Social Studies - Grade 11-12 - Craft and Structure	RH.11-12.4 - Determine the meaning of words and phrases as they are used in a text, including analyzing how an author uses and refines the meaning of a key term over the course of a text (e.g., how Madison defines faction in Federalist No. 10).	
History/Social Studies - Grade 9-10 - Craft and Structure	WHST.11-12.2 - Write informative/explanatory texts, including the narration of historical events, scientific procedures/ experiments, or technical processes.	
Writing Grade 11-12 - Text Types and Purposes	WHST.9-10.2 - Write informative/explanatory texts, including the narration of historical events, scientific procedures/ experiments, or technical processes.	
Writing Grade 9-10 - Text Types and Purposes	WHST.9-10.2 - Write informative/explanatory texts, including the narration of historical events, scientific procedures/ experiments, or technical process.	

Mathematics

High School: Number and Quantity - Quantities

HSN-Q.A - Reason quantitatively and use units to solve problems.

HSN-RN.A - Extend the properties of exponents to rational

MP2 - Reason abstractly and quantitatively.

MP4 - Model with mathematics.