

**Correlation Between the AFSA Education Foundation *MoneySKILL*<sup>TM</sup> Program  
and the Jump\$tart National Standards in Personal Finance**

<b>Jump\$tart National Standards</b>	<b><i>MoneySKILL</i> Modules *</b>
<p><b>INCOME</b></p> <p><i>Students will be able to:</i></p> <ol style="list-style-type: none"> <li>1. Identify sources of income.</li> <li>2. Analyze how career choice, education, skills, and economic conditions affect income.</li> <li>3. Explain how taxes, government transfer payments, and employee benefits relate to disposable income.</li> </ol>	<p>Module 1: The Plans We Have for Our Lives            Module 2: Andrew’s Simulation            Module 3: Earned Income and Skill Demand            Module 4: Earned Income and Skill Supply            Module 5: Property Income            Module 6: Unearned Income from Financial Assets and Transfer Payments            Module 7: The Consumer Life Cycle            Module 8: Income Over the Life Cycle            Module 9: Federal Income Taxes            Module 10: Other Deductions From Pay            Module 22: Short-Term Saving Vehicles            Module 23: Long-Term, Fixed Income Assets            Module 24: Investing in Equities            Module 25: Investing in Mutual Funds            Module 26: Investing in Business            Module 32: Life &amp; Disability Insurance            Module 34: Retirement</p>
<p><b>MONEY MANAGEMENT</b></p> <p><i>Students will be able to:</i></p> <ol style="list-style-type: none"> <li>1. Explain how limited personal financial resources affect the choices people make.</li> <li>2. Identify the opportunity cost of financial decisions.</li> <li>3. Discuss the importance of taking responsibility for personal financial decisions.</li> <li>4. Apply a decision-making process to personal financial choices.</li> <li>5. Explain how inflation affects spending and investing decisions.</li> <li>6. Describe how insurance and other risk-management strategies protect against financial loss.</li> <li>7. Design a plan for earning, spending, saving, and investing.</li> <li>8. Explain how to use money-management tools available from financial institutions.</li> </ol>	<p>Module 1: The Plans We Have for Our Lives            Module 2: Andrew’s Simulation            Module 5: Property Income            Module 6: Unearned Income from Financial Assets and Transfer Payments            Module 11: Tracking Expenses and Budgeting            Module 12: Paying for What We Buy            Module 13: Using a Checking Account            Module 14: Renting a Home            Module 15: Owning a Home            Module 16: Expenses for Food and Clothing            Module 17: Buying or Leasing a Vehicle            Module 18: Operating a Vehicle            Module 19: Vacations and Leisure            Module 20: Investing in Physical Assets            Module 21: Saving            Module 22: Short-Term Saving Vehicles            Module 23: Long-Term, Fixed Income Assets            Module 24: Investing in Equities            Module 25: Investing in Mutual Funds            Module 27: Costs and Benefits of Borrowing            Module 28: Secured Borrowing            Module 29: Credit Cards            Module 30: Your Credit Rating            Module 31: Understanding Insurance            Module 32: Life &amp; Disability Insurance            Module 33: Health Insurance            Module 34: Retirement</p>

\*Modules listed correlate with one or more of the listed Jump\$tart Standards. The purpose of this document is to illustrate how the program can assist in financial literacy instruction efforts. It is not meant to imply that it will completely cover any particular standard.

<b>Jump\$tart National Standards</b>	<b>MoneySKILL Modules *</b>
<p><b>SPENDING AND CREDIT</b></p> <p><i>Students will be able to:</i></p> <ol style="list-style-type: none"> <li>1. Compare the benefits and costs of spending decisions.</li> <li>2. Evaluate information about products and services.</li> <li>3. Compare the advantages and disadvantages of different payment methods.</li> <li>4. Analyze the benefits and costs of consumer credit.</li> <li>5. Compare sources of consumer credit.</li> <li>6. Explain factors that affect creditworthiness and the purpose of credit records.</li> <li>7. Identify ways to avoid or correct credit problems.</li> <li>8. Describe the rights and responsibilities of buyers and sellers under consumer protection laws.</li> </ol>	<p>Module 1: The Plans We Have for Our Lives            Module 11: Tracking Expenses and Budgeting            Module 12: Paying for What We Buy            Module 14: Renting a Home            Module 15: Owning a Home            Module 16: Expenses for Food and Clothing            Module 17: Buying or Leasing a Vehicle            Module 18: Operating a Vehicle            Module 19: Vacations and Leisure            Module 20: Investing in Physical Assets            Module 27: Costs and Benefits of Borrowing            Module 28: Secured Borrowing            Module 29: Credit Cards            Module 30: Your Credit Rating</p>
<p><b>SAVING AND INVESTING</b></p> <p><i>Students will be able to:</i></p> <ol style="list-style-type: none"> <li>1. Explain the relationship between saving and investing.</li> <li>2. Describe reasons for saving and reasons for investing.</li> <li>3. Compare the risk, return, and liquidity of investment alternatives.</li> <li>4. Describe how to buy and sell investments.</li> <li>5. Explain how different factors affect the rate of return of investments.</li> <li>6. Evaluate sources of investment information.</li> <li>7. Explain how agencies that regulate financial markets protect investors.</li> </ol>	<p>Module 5: Property Income            Module 6: Unearned Income from Financial Assets and Transfer Payments            Module 14: Renting A Home            Module 15: Owning A Home            Module 20: Investing in Physical Assets            Module 21: Saving            Module 22: Short-Term Saving Vehicles            Module 23: Long-Term, Fixed Income Assets            Module 24: Investing in Equities            Module 25: Investing in Mutual Funds            Module 26: Investing in Business            Module 34: Retirement</p>

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