

Texas Personal Financial Literacy Materials Content Verification

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	Personal financial literacy materials (check all that apply)	List unit/section/ chapter title	List activity/page #(s)/ web link(s)
1. understanding interest, avoiding and eliminating credit card debt	X	<p><u>Module 1:</u> The Plans We Have for Our Lives</p> <p><u>Module 12:</u> Paying for What We Buy</p> <p><u>Module 17:</u> Buying or Leasing a Vehicle</p> <p><u>Module 20:</u> Investing in Physical Assets</p> <p><u>Module 27:</u> Cost and Benefits of Borrowing</p>	<p>1.4: Page 2 The Difficulties of Not Planning</p> <p>12.6: Page 59 Debit Cards and Bill Payment</p> <p>12.8: Page 60 Credit Cards</p> <p>17.4: Page 89 Calculating Monthly Installment Payments on an Auto Loan</p> <p>17.6: Page 91 Shopping for the Best Interest Rate</p> <p>17.7: Page 92 Financing a Vehicle through a Dealer</p> <p>20.4: Page 105 Costs</p> <p>27.7: Page 143 Getting Credit</p> <p>27.8: Page 145 The Cost of Debt</p>

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		<p><u>Module 28:</u> Secured Borrowing</p> <p><u>Module 29:</u> Credit Cards</p> <p><u>Module 30:</u> Your Credit Rating</p>	<p>28.1: Page 146 Closed-End Credit</p> <p>28.4: Page 149 Truth in Lending Disclosure Statement</p> <p>28.5: Page 149 Annual Percentage Rate</p> <p>28.6: Page 150 Finance Charge, Amount Financed and Total of Payments</p> <p>28.7: Page 151 Add-On Method</p> <p>29.7: Page 158 Calculating Finance Charge</p> <p>29.8: Page 160 Which Balance Will They Use?</p> <p>29.9: Page 160 Finding Out Which Balance System Is Used On Your Account</p> <p>29.13: Page 162 Shopping for a Credit Card</p> <p>30.3: Page 165 Establishing a Good Credit Rating</p> <p>30.6: Page 167 Avoiding Credit Problems</p> <p>30.7: Page 168 Dealing with Credit Difficulties</p>
<p>2. understanding the rights and responsibilities of renting or buying a home</p>	<p>X</p>	<p><u>Module 14:</u> Renting a Home</p>	<p>14.1: Page 70 Housing is Expensive</p> <p>14.2: Page 71 Why Most Young people Start Out Renting a Home</p> <p>14.3: Page 71 Own Versus Rent</p> <p>14.4: Page 72 Availability of Single-Family Homes</p> <p>14.5: Page 72</p>

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		<p>Module 15: Owning a House</p>	<p>Freedom of Use 14.6: Page 73 Hedge against Inflation 14.7: Page 73 Savings in “Do it Yourself” 14.8: Page 73 Tax Benefits 14.9: Page 74 Forced Savings 14.10: Page 74 Advantages of Renting</p> <p>15.1: Page 77 Home Ownership 15.2: Page 77 Home Mortgage 15.3: Page 78 What’s the Monthly Payment? 15.4: Page 79 Adjustable Rate Mortgages 15.5: Page 79 Implicit Interest 15.6: Page 80 Property Tax 15.7: Page 80 Other Costs of Owning a Home 15.8: Page 81 Total Cost of Owning a Home</p>
<p>3. managing money to make the transition from renting a home to home ownership</p>	<p>X</p>	<p>Module 1: The Plans We Have for Our Lives</p> <p>Module 14: Renting a Home</p>	<p>1.8: Page 4 Owning a House is Costly</p> <p>14.2: Page 71 Why Most Young Adults Start Out Renting a Home 14.3: Page 71 Own Versus Rent 14.4: Page 72 Availability of Single-Family Homes 14.8: Page 73 Tax Benefits</p>

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		Module 15: Owning a Home	15.8: Page 81 Total Cost of Owning a Home
4. starting a small business	X	Module 5: Property Income Module 26: Investing in Business	5.5: Page 25 Opportunity Cost of Our Investment 5.6: Page 25 Is Running a Business Smart? 26.1: Page 136 The Joys of Working for Yourself 26.2: Page 136 A Way to Get Rich 26.3: Page 137 Why Entrepreneurs Do Well 26.4: Page 138 Non-Monetary Benefits of Entrepreneurship 26.5: Page 138 The Downsides of Entrepreneurship 26.6: Page 139 It Takes Money to Make Money
5. being a prudent investor in the stock market and using other investment options	X	Module 6: Unearned Income from Financial Assets and Transfer Payments Module 23: Long-Term, Fixed Income Assets	6.5: Page 28 Bonds 6.6: Page 29 Equities 6.7: Page 29 Reasons for Buying Stock 6.8: Page 30 Mutual Funds 23.1: Page 117 Long-Term Savings Goals 23.2: Page 118 The Relationship Between Risk and Return on Investments 23.3: Page 119 Fixed-Income Assets 23.4: Page 119

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		<p>Module 23: The Liquidity of Bonds 23.5: Page 120 The Safety of Bonds 23.6: Page 121 The Taxing of Bond Interest 23.7 Page 121 Treasury Bonds 23.8: Page 122 Series EE Savings Bonds 23.9: Page 123 Series I Savings Bonds 23.10: Page 123 Series HH Savings Bonds 23.11: Page 123 Bonds and Inflation</p> <p>Module 24: Investing in Equities</p> <p>24.1: Page 124 What are Equities? 24.2: Page 124 Return on Equities 24.3: Page 125 Historical Returns on Investments 24.4: Page 126 Stocks and Inflation 24.5: Page 126 Diversification 24.6: Page 127 Stock Markets 24.7: Page 127 Buying and Selling Stocks 24.8: Page 128 Stock Brokers 24.9: Page 129 Dividends 24.10: Page 129 Types of Stocks</p> <p>Module 25: Investing In Mutual Funds</p> <p>25.1: Page 129 What are Mutual Funds 25.2: Page 131 Open and Closed-End Funds 25.3: Page 132 Load Funds 25.4: Page 132 No-Load Funds</p>	<p>The Liquidity of Bonds 23.5: Page 120 The Safety of Bonds 23.6: Page 121 The Taxing of Bond Interest 23.7 Page 121 Treasury Bonds 23.8: Page 122 Series EE Savings Bonds 23.9: Page 123 Series I Savings Bonds 23.10: Page 123 Series HH Savings Bonds 23.11: Page 123 Bonds and Inflation</p> <p>24.1: Page 124 What are Equities? 24.2: Page 124 Return on Equities 24.3: Page 125 Historical Returns on Investments 24.4: Page 126 Stocks and Inflation 24.5: Page 126 Diversification 24.6: Page 127 Stock Markets 24.7: Page 127 Buying and Selling Stocks 24.8: Page 128 Stock Brokers 24.9: Page 129 Dividends 24.10: Page 129 Types of Stocks</p> <p>25.1: Page 129 What are Mutual Funds 25.2: Page 131 Open and Closed-End Funds 25.3: Page 132 Load Funds 25.4: Page 132 No-Load Funds</p>

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			<p>25.5: Page 132 Management Fees</p> <p>25.6: Page 133 Taxes on Mutual Funds</p> <p>25.7: Page 134 Types of Mutual Funds</p> <p>25.8: Page 135 Index Fun</p> <p>25.9: Page 135 Annuities</p>
6. beginning a savings program and planning for retirement	X	<p>Module 6: Unearned Income from Financial Assets and Transfer Payments</p> <p>Module 10: Other Deductions from Pay</p> <p>Module 21: Saving</p> <p>Module 22: Short-Term Saving Vehicles</p>	<p>6.9: Page 30 Retirement Accounts</p> <p>6.12: Page 31 Transfer Payments</p> <p>10.6: Page 49 Payroll Deduction for Retirement</p> <p>21.1: Page 108 Who Saves?</p> <p>21.2: Page 104 Reasons to Save</p> <p>21.3: Page 108 Short-Term Goals</p> <p>21.4: Page 110 Long-Term Goals</p> <p>21.5: Page 110 How People Save</p> <p>22.1: Page 112 Choosing Assets to Meet Your Savings Goal</p> <p>22.2: Page 112 Money</p> <p>22.3: Page 113 Why Hold Money at All?</p> <p>22.4: Page 113 Savings Accounts</p> <p>22.5: Page 114 Yield on Savings</p> <p>22.6: Page 115 Compound Interest</p> <p>22.7: Page 115</p>

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		<p>Module 23: Long-Term, Fixed Income Assets</p> <p>Module 34: Retirement</p>	<p>Rule of 72 22.8: Page 115 Money Market Accounts 22.9: Page 116 Certificates of Deposit</p> <p>23.1: Page 117 Long-Term Savings Goals 23.2: Page 118 The Relationship Between Risk and Return on Investments 23.3: Page 119 Fixed-Income Assets 23.4: Page 119 The Liquidity of Bonds 23.5: Page 120 The Safety of Bonds 23.6: Page 121 The Taxing of Bond Interest 23.7: Page 121 Treasury Bonds 23.8: Page 122 Series EE Savings Bonds 23.9: Page 123 Series I Bonds 23.10: Page 123 Series HH Savings Bonds 23.11: Page 123 Bonds and Inflation</p> <p>34.1: Page 183 Why Plan Now? 34.2: Page 183 Retirement Income 34.3: Page 184 Social Security Retirement Benefits 34.4: Page 185 Defined Benefit Pension Plans 34.5: Page 186 Saving for Your Own Retirement 34.6: Page 186 Define Contribution Plans 34.7: Page 187</p>

	Personal financial literacy materials (check all that apply)	List unit/section/ chapter title	List activity/page #(s)/ web link(s)
			Profit Sharing Plans 34.8: Page 187 401k Plans 34.9: Page 188 IRA 34.10: Page 188 Converting Retirement Savings into Income 34.11: Page 189 Retirement and Inflation
7. bankruptcy	X	Module 1: The Plans We Have for Our Lives Module 30: Your Credit Rating	1.4: Page 2 The Difficulties of Not Planning 30.8: Page 168 Bankruptcy
8. the types of bank accounts available to consumers and the benefits of maintaining a bank account	X	Module 6: Unearned Income from Financial Assets and Transfer Payments Module 12: Paying for What We Buy Module 13: Using a Checking Account	6.1: Page 26 Income from Financial Assets 6.2: Page 27 Transaction Accounts 6.3: Page 27 Certificates of Deposits 6.4: Page 28 Debit Cards 12.3: Page 57 ATMs 12.4: Page 58 Telling the Bank to Pay for Our Purchase 12.5: Page 58 Checks 12.6: Page 59 Debit Cards and Bill Payment 12.7: Page 59 Bill Payment Systems 13.1: Page 61 Demand Deposits

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9. balancing a check book	X	Module 13: Using a Checking Account	13.7: Page 66 Insufficient Funds – Bouncing a Check 13.8: Page 67 Using Your Check Register to Keep Track of Your Balance 13.9: Page 68 Filling Out the Check Register 13.10: Page 69 Recording Deposits and Balances
10. the types of loans available to consumers and becoming a low-risk borrower	X	Module 17: Buying or Leasing a Vehicle Module 28: Secured Borrowing	17.3: Page 89 Fixed Costs of Owning a Vehicle – Buying or Leasing 17.4: Page 89 Calculating Monthly Installment Payments on an Auto Loan 17.6: Page 91 Shopping for the Best Interest Rate 17.7: Page 92 Financing a Vehicle through a Dealer 28.1: Page 146 Closed-End Credit 28.2: Page 147 Secured Loans 28.3: Page 147 The Loan Application 28.4: Page 149 Truth in Lending Disclosure Statement 28.5: Page 149 Annual Percentage Rat 28.6: Page 150 Finance Charge, Amount Financed and Total of Payments 28.7: Page 151 Add-On Method 28.8: Page 152 Prepayment Penalties 28.9: Page 152

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			Rule of 78
11. understanding insurance	X	<p><u>Module 10:</u> Other Deductions from Pay</p> <p><u>Module 18:</u> Operating a Vehicle</p> <p><u>Module 31:</u> Understanding Insurance</p>	<p>10.4: Page 48 Payroll Deduction for Health Insurance</p> <p>10.5: Page 48 Deduction for Life Insurance</p> <p>18.1: Page 92 Automobile Insurance</p> <p>18.2: Page 93 Liability Insurance</p> <p>18.3: Page 93 Cost of Insurance</p> <p>18.4: Page 94 Collision Insurance</p> <p>18.5: Page 95 Comprehensive Insurance</p> <p>18.6: Page 95 Uninsured Motorist's Protection</p> <p>18.7: Page 95 No-fault Insurance</p> <p>18.8: Page 96 Cost of Automobile Insurance</p> <p>18.9: Page 96 Assigned Risk Pools</p> <p>18.10: Page 96 Discounts</p> <p>18.11: Page 97 Estimating Insurance Cost</p> <p>18.13: Page 98 Total Costs of Owning and Operating a Vehicle</p> <p>31.1: Page 171 What Risks Do We Need to Worry About?</p> <p>31.2: Page 172 How Do We Handle Risk?</p> <p>31.3: Page 172 Liability Insurance Depends on Our Wealth</p> <p>31.4 Page 173 Property Insurance</p>

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		<p>Module 32: Life and Disability Insurance</p> <p>Module 33: Health Insurance</p>	<p>31.5: Page 174 Buying Insurance</p> <p>32.1: Page 175 Insuring Income</p> <p>32.2: Page 175 Life Insurance</p> <p>32.3: Page 175 How Much Life Insurance Do We Need?</p> <p>32.4: Page 176 Social Security</p> <p>32.5: Page 176 Death Benefits of Pension Plans</p> <p>32.6: Page 177 Types of Life Insurance</p> <p>32.7: Page 178 Disability Insurance</p> <p>33.1: Page 179 The Need for Health Insurance</p> <p>33.2: Page 179 Deductibles and Co-Payments</p> <p>33.3: Page 180 Other Limits</p> <p>33.4: Page 180 Types of Health Insurance Plans</p> <p>33.5: Page 181 Group Health Insurance</p> <p>33.6: Page 182 Dental, Prescription and Eye Care Insurance</p>
12. charitable giving			

Cost to districts (per pupil): Free, no charge_____

Are these branded materials? XX No – MoneySKILL appears only on homepage