

**FINANCIAL FITNESS  
COURSE CODE: 6108  
STUDENT PROFILE**

<b>Student's Name/Initials</b>	<b>Date</b>	<b>Teacher's Name/Initials</b>	<b>Date</b>
<p><b>Complete the student profile by inserting the representative letter in the space provided and completing all other information requested.</b></p> <p><b>E – Exceeds Performance Requirements (80-100):</b> Work that is above the criteria of the standard.  <b>M – Meets Performance Requirements (70-79):</b> Work that meets the criteria of the standard.  <b>B – Below Performance Requirements (69 and below):</b> Work that fails to meet the criteria of the standard.</p>			
<b>FFA. PERSONAL FINANCE</b>		<b>E</b>	<b>M</b>
<b>FFA1. Analyze factors that influence personal finance behaviors.</b>			
<p><b>FFA1.1. Engage:</b> Identify personal values affecting financial decisions.</p> <p><b>FFA1.2. Explore:</b> Explore how values differ from person to person.</p> <p><b>FFA1.3. Explain:</b> Explain how external influences impact financial decisions.</p> <p><b>FFA1.4. Extend:</b> Differentiate behavioral biases that can produce poor investment decisions.</p> <p><b>FFA1.5. Evaluate:</b> Analyze strategies to manage psychological and emotional obstacles to saving.</p>		<b>Comments:</b>	
<b>FFB. FINANCIAL DECISION MAKING/FINANCIAL PLANNING</b>		<b>E</b>	<b>M</b>
<b>FFB1. Analyze management of financial resources.</b>			
<p><b>FFB1.1 Engage:</b> Describe a plan for setting aside emergency savings.</p> <p><b>FFB1.2 Explore:</b> Explain smart money habits and techniques.</p> <p><b>FFB1.3 Explain:</b> Identify different types of budgeting methods.</p> <p><b>FFB1.4 Extend:</b> Justify the importance of using a plan to achieve financial goals.</p> <p><b>FFB1.5 Evaluate:</b> Evaluate short-term and long-term financial plans.</p>		<b>Comments:</b>	
<b>FFC. POSTSECONDARY EDUCATION AND/OR TRAINING</b>		<b>E</b>	<b>M</b>
<b>FFC1. Evaluate plans for financing education and training.</b>			
<p><b>FFC1.1 Engage:</b> Examine financial aid options for education and training.</p> <p><b>FFC1.2 Explore:</b> Explore employment incentives and benefits.</p> <p><b>FFC1.3 Explain:</b> Research financial aid options for postsecondary education and training.</p> <p><b>FFC1.4 Extend:</b> Identify information needed to complete forms for postsecondary education and training.</p> <p><b>FFC1.5 Evaluate:</b> Evaluate the return on investment for postsecondary education and training based on an anticipated career path.</p>			

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<b>FFD. FINANCIAL SERVICES</b>		<b>E</b>	<b>M</b>	<b>B</b>
<b>FFD1. Explore services provided by financial institutions.</b>				
<b>FFD1.1 Engage:</b> Compare the types of financial institutions. <b>FFD1.2 Explore:</b> Explore services offered by financial institutions. <b>FFD1.3 Explain:</b> Explain the benefits of using financial institutions. <b>FFD1.4 Extend:</b> Differentiate the various payment methods provided by financial institutions. <b>FFD1.5 Evaluate:</b> Explain how to reconcile financial accounts provided by financial institutions.	<b>Comments:</b>			
<b>FFE. INCOME AND TAXES</b>		<b>E</b>	<b>M</b>	<b>B</b>
<b>FFE1. Investigate the rationale and application for taxes.</b>				
<b>FFE1.1 Engage:</b> Identify types of income and components of paychecks. <b>FFE1.2 Explore:</b> Investigate tax terminology, documents, and forms. <b>FFE1.3 Explain:</b> Explain the purpose of federal, state, and local taxes. <b>FFE1.4 Extend:</b> Differentiate between various entitlement programs. <b>FFE1.5 Evaluate:</b> Evaluate tax forms.	<b>Comments:</b>			
<b>FFF. SAVING AND INVESTING</b>		<b>E</b>	<b>M</b>	<b>B</b>
<b>FFF1. Explore options for savings and investments.</b>				
<b>FFF1.1 Engage:</b> Determine the characteristics and benefits of savings accounts, investments, and assets. <b>FFF1.2 Explore:</b> Compare saving and investment options to meet various personal goals. <b>FFF1.3 Explain:</b> Explain the benefits of savings and investment accounts as tools for retirement. <b>FFF1.4 Extend:</b> Investigate how regulatory agencies protect consumers. <b>FFF1.5 Evaluate:</b> Evaluate the impact of inflation, economy, and global events on savings and investments.				

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<b>FFG. INSURANCE</b>		<b>E</b>	<b>M</b>	<b>B</b>
<b>FFG1. Analyze insurance as a risk management strategy</b>				
<b>FFG1.1 Engage:</b> Examine how insurance needs vary from person to person. <b>FFG1.2 Explore:</b> Explain risk management methods. <b>FFG1.3 Explain:</b> Evaluate the various types of insurance. ( <i>life: term, whole life, universal, variable life insurance</i> ), <i>liability, health, auto, homeowners, renters, annuities</i> ). <b>FFG1.4 Extend:</b> Identify factors that impact insurance premiums and the relationship between premiums, deductibles, and coverage limits. <b>FFG1.5 Evaluate:</b> Analyze insurance as a financial tool.				
<b>FFH. CREDIT AND DEBT</b>		<b>E</b>	<b>M</b>	<b>B</b>
<b>FFH1. Evaluate credit and debt in financial management.</b>				
<b>FFH1.1 Engage:</b> Identify major types of credit and their characteristics. <b>FFH1.2 Explore:</b> Explore credit card laws, consumer rights, and predatory lending practices. <b>FFH1.3 Explain:</b> Explain the cost of credit. <b>FFH1.4 Extend:</b> Evaluate components of a credit score. <b>FFH1.5 Evaluate:</b> Analyze debt management strategies.				
<b>FFI. TECHNOLOGY</b>		<b>E</b>	<b>M</b>	<b>B</b>
<b>FFI1. Analyze how technology impacts financial management.</b>				
<b>FFI1.1 Engage:</b> Identify internet safety behaviors and guidelines. <b>FFI1.2 Explore:</b> Examine methods of fraud detection. <b>FFI1.3 Explain:</b> Describe security solutions for internet-based financial transactions. <b>FFI1.4 Extend:</b> Analyze procedures to protect information from online threats. <b>FFI1.5 Evaluate:</b> Discuss basic principles of finance for a global economy connected by the internet.				

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<b>FFJ. CONSUMER RESPONSIBILITIES AND RIGHTS</b>		<b>E</b>	<b>M</b>	<b>B</b>
<b>FFJ1. Analyze policies that support consumer rights and responsibilities.</b>				
<b>FFJ1.1 Engage:</b> Identify basic consumer rights protected by law. <b>FFJ1.2 Explore:</b> Analyze local, state, and federal policies and laws providing consumer protection. <b>FFJ1.3 Explain:</b> Distinguish lawful and unlawful business practices. <b>FFJ1.4 Extend:</b> Explain procedures to identify help with consumer complaints. <b>FFJ1.5 Evaluate:</b> Evaluate business sales practices.				
<b>FFK. CAREERS PATHWAYS AND PROFESSIONAL RESPONSIBILITIES</b>		<b>E</b>	<b>M</b>	<b>B</b>
<b>FFK1. Analyze career pathways and requirements for careers in financial services.</b>				
<b>FFK1.1 Engage:</b> Identify the relationship between career and personal goals. <b>FFK1.2 Explore:</b> Explore employment options. <b>FFK1.3 Explain:</b> Discuss the effect of education and training on employment. <b>FFK1.4 Extend:</b> Analyze how employment choices and economic conditions affect income. <b>FFK1.5 Evaluate:</b> Evaluate personal employability skills.				